

PUBLIC CREDITS  
URGED AS AID TO  
HOME BUILDERSNew York Housing Board  
Asks Legislature to Halt  
Mortgage Abuse"CLIQUE" EXPOSED  
IN FILED REPORTHigh Rates Cause Shortage  
of Homes for Working  
Classes, It Charges

ALBANY, N. Y., March 25 (Special).—The report of the state commission of housing and regional planning, Clarence S. Stein, New York architect, chairman, holding that the housing situation in New York City is seriously affected because of high second and third mortgage charges, has been filed with the New York State Legislature, asking for action at the next session.

The commission assails finance corporations dealing in second and third mortgages, alleging that unfair rates of interest are being made through legal manipulations, and declares that rents are being forced continually up by these practices.

While the report shows that \$5,000 new suites were built in New York City last year, it declared that they were built at a price which has made it impossible to keep rents within a figure that will benefit wage earners earning less than \$2500 a year. This class of New York City's population, represents two-thirds of the city's population.

**Public Credits Advised**

The commission recommends the issuance of public credits for housing loans at a rate not to exceed 6 per cent. Legislative measures to this effect are to be pressed for passage at the next legislative session.

Explaining that high mortgage money has produced an actual shortage of homes for working people, although building operations have increased during the year, the commission states that interest charges on building loans represent 54 per cent of the cost. If the interest charges for financing an entire building operation could be kept to 6 per cent it is declared the \$9 room could be assured. As it is first mortgages are at 6 per cent, second mortgages at 11 per cent and third mortgages at 16 per cent.

The practices by which the commission alleges, costs have been piled up, with no prospect of downward rentals, are severely scored in the report.

## INDEX OF THE NEWS

WEDNESDAY, MARCH 25, 1925

General	
Georgia Seeks "Gas" Price Check	1
Humanitarian Work in South	1
National Good Time to Build	1
Public Credits for Home Builders	1
Urged	1
Mr. Woodcock Gets I. C. C. Post	1
Great Britain's Foreign Policy	1
Barriers Break Down in Ireland	1
Arms Parley Move Is Made	1
World News in Brief	1
W. D. Upshaw on Enforcement Campaign	1
Lumbermen Aid Port	1
British Empire Women Link Up	1
Under Advises Abolition	1
Wheat Crop This Year Equal to	1
That of 1923 Is Forecast	1

## Local

Mills Promise an Active Year	1
Elevated Line's Policy Debated	1
Goodwin Publishing Methods Criticized	1
Irish Indorse Goodwin Bill	1
Rhode Island Drive for a New	1
Teacher Pay Rise Request Explained	1
Boston Failed to Repeat Success in	1
Observance of Music Week	1
Brookline Apartment Building Com-	1
plete Community	1
Dean of Women Praises Youth	1

## Financial

More Cheerful Tone in Stock Market	12
New York Stock Quotations	12
New York City Market	12
Western Union Telegraph Report	12
Stock Quotations Continue	12
Wool Prices Continue Steady	12
New York Bond Market	12
Canada Has Surplus of Wool	12
Jackie Hyde Market Bull	12

## Sports

Cambridge Is Favorite	5
Canada Rules Against U. S. A. H. A.	5
N. B. C. Bowling Tournament	5

## Features

The Library	6
Sunset Stories	6
Roosevelt Memorial for Blind Study	6
Radio Programs	6
Book Reviews and Literary News	6
The Home Forum	11
Musical Events, Art, Theaters	14
Editorials	14
Letters to the Editor	14
The Gramercy Play	18
Gleanings from Vienna	18

## NATIONAL HOME BUILDING

## SUPPLEMENT

Buying Site for Home	19
Bank Meeting in New York	19
Nation of Homes Declared Goal	19
Billions Sought for Home	19
Y. V. Loan Multiple Homes	19
Deaf Foundations Stressed	20
Ned for Small Residences	20
Home of Home Owners	20
Building Near Normal Mark	21
Moderate Rates in Housing	21
Selection of Neighborhood	21
Harmony in Furnishings	22
Now a Good Time to Buy	22
Garment Union to Erect Block	22
Color Trend in Small Homes	23
City Beautiful for Berkeley	23
Homes at Low Cost	23
Building in Boston	23
"Suburban Age" Now Here	24
American Garden Style	24
Economy in Food	24
Type Sought for South	25
Florida Tax Law Indirect	25
St. Petersburg Builds Rapidly	25
Architects Plan Sunny Rooms	25
Exodus to Suburbs	25
Gardens Relation to Home	25
Design of Six-Room House	27
Home Beautiful	27
National Home Loans Favored	28
1300 Communities Enrolled	28
Building Active at Portland, Ore.	28

Padlock Law Best Weapon,  
Says Chicago ProsecutorOutlaw Brewery the Real Menace, Mr. Olson  
Says—He Has a Record of 1500 Closings

Special from Monitor Bureau

CHICAGO, March 25.—Obtaining of an injunction padlocking for one year premises on which liquor law violations have occurred is the main weapon under the Volstead Act, says Edwin A. Olson, United States attorney in Chicago. During February he padlocked 53 more pieces of property here, bringing the total to more than 1500 places that the courts here have locked up for a year because of liquor law violations. It was predicted by Mr. Olson that the 1926 mark would be reached very shortly.

Though declining to speak specifically of the situation in New York City because he is "not in a position to judge," Mr. Olson remarked that in his opinion "in no large center of population the proper enforcement of the law has so long as breweries are allowed to manufacture illegal beer."

"We got nowhere in this district until we closed every outflow brewery," he said. "We had to get a legal beer into the sewers, destroyed brewery machinery and equipment running into hundreds of thousands of dollars, and sent a number of outlaws to jail."

"Since that was done the skies commenced to clear because the beer corporation fund was eliminated. So long as outflow brewers are allowed to manufacture illegal beer, it is difficult to rent at all after that. Chicago landlords endeavor to make sure that their premises are not used for illegal purposes, and are constantly checking government records in looking up prospective tenants."

How state authorities could render more effective aid to enforcement (Continued on Page 3, Column 2)

ELEVATED LINE'S  
POLICY DEBATEDHearing Before Legislative  
Committees on Question  
of Control

The question of further study on the proposed extension of time for cessation of public control over the Boston Elevated Railway Company by the Commonwealth of Massachusetts on July 1, 1928, extension of public trusteeship for perhaps 20 years or even 50, and intimation that public ownership was considered feasible by many citizens were discussed today at the State House before the legislative committee on Metropolitan Affairs and Street Railways, sitting jointly.

Harrison Atwood of Dorchester, formerly Representative, a member of the commission, urged the committee to report more time should be given to a study of the proposition. The majority of the special commission reported for further study while the minority proposed extending state control for 20 years.

The practice by which the commission alleges, costs have been piled up, with no prospect of downward rentals, are severely scored in the report.

Mr. Atwood argued for the 20-year extension, in order that the road should be put in such a position as to be able to take care of itself.

He said at the present time labor takes half the 10 cent fare and the other five cents goes towards operation. Francis X. Coyne of Dorchester, a Representative and a former member of the recess commission, argued for further study. The recess chamber of commerce was recorded as opposed to further study, but for extension of the public control act, which expires in 1928.

## Report of Committee

The special committee in its report said:

So long as there is a possibility of complete public ownership the committee believes that termination of public control is inadvisable. The question of extending the fixed term of public control depends upon what plan is adopted for raising the additional capital which will be required from time to time and upon the policy to be followed with respect to public ownership.

If the additional capital is to be raised by sale to the public of some form of stock-carrying dividends not exceeding 6 per cent, extension of public control for a long term (probably not less than 50 years) will be necessary. The present market price of the elevated stock is about 100 per cent of the face value of the stock.

Public of the Elevated give indisputable proofs that while there is uncertainty as to the long continuance of public control the public will not buy a 6 per cent stock of the Elevated at par.

## Period of Time Extension

Instead of making an extension for a fixed term of years, the possibility would be to extend public control for an indefinite period terminable only by agreement between the Commonwealth and the company and the company on the other hand.

If additional capital is to be raised by means of such stock-carrying dividends, extension of public control will also be necessary to extend the term of public control. Such extension should be for a long period.

This legislation and extension would be necessary not only as a protection to existing bonds, a large part of which are held by savings banks, but also to make it possible to sell additional bonds at low interest rates. This is important, because the lower the interest rate is, the lower is the cost of service.

Britain to Ratify  
Opium Conventions

By Cable from Monitor Bureau

LONDON, March 25.—The British Government, "as at present advised," intends to ratify the recent opium conventions. This, it is officially announced in the House of Commons last night in reply to Viscount Astor's question.

These conventions, it will be recalled, strengthen the existing restrictions upon the drug traffic, though they do not go as far as was urged by the United States representatives at Geneva.

MILLS PROMISE  
AN ACTIVE YEARAmoskeag Agent Says That  
Agreement Means 80 Per  
Cent Operation of Plant

MANCHESTER, N. H., March 25

(Special).—Eighty per cent operation of the Amoskeag Mills, the largest cotton manufacturing unit in the world, is predicted by William P. Straw, agent of the mills, as a result of the agreement of operatives to continue in effect a 10 per cent wage increase for a second period of six months.

Major Straw told a representative of The Christian Science Monitor that the outlook is good for continuous operation except for brief shut downs early in July and again around Labor Day. The decision of the workers was reached by a vote cast at an employees' representatives meeting in the Stated Convention hall which was attended by 269 delegates.

Agent Straw addressed the body and stressed the advisability of continuing the present wage scale. On the first vote taken it was decided to continue the 10 per cent reduction for three months only. A compromise was reached on the management and gave notice of the vote. They were told that it would be impossible for the Amoskeag to accept an agreement which would mean a 10 per cent reduction for three months only.

The management told the employees' representatives, if conditions improve meanwhile, that they will put into effect again the wage scale that existed prior to Oct. 1, 1924.

At the present time all the cotton mills of the Amoskeag are operating with the exception of Mill No. 12. This will be started up as soon as business warrants. Weaving was resumed this week in the Jefferson mill which had been idle for nearly a year.

The cotton dye house is working night and day, shipments of cotton are arriving here daily.

## FOUNDERS' DAY SPEAKER NAMED

BURLINGTON, Vt., March 25.—Miss Mary Simpson of East Craftsbury, a member of the Vermont Legislature, which recently adjourned, has been selected as Founders' Day speaker at the University of Vermont, May 1. She is a graduate of Vermont, in the class of 1913. May 1 will mark the one hundred and thirty-fourth anniversary of the founding of the University by Ira Allen.

## PEERS REFORM BILL ADOPTED

TOKYO, March 25 (AP).—The House of Peers Reform Bill, designed to conform the upper house of the Japanese Diet to recent changes in the House of Lords in England, was passed tonight by the House of Peers.

THE HOME BUILDING  
SUPPLEMENT  
of The Christian Science  
Monitor will be found  
today on Pages 19 to 28T. F. WOODLOCK  
PLACED ON I. C. C.  
BY PRESIDENTGets Recess Appointment  
After Two Senate Rejections  
—Other Appointments

WASHINGTON, March 25.—Thomas F. Woodlock of New York was given a recess appointment today by President Coolidge as a member of the Interstate Commerce Commission.

The announcement of the appointment was made at the White House without comment. Mr. Coolidge twice sent Mr. Woodlock's name to the Senate, but opposition prevented action. The Southern senators insisted that the place should go to a representative of the southeastern states. Mr. Woodlock, who succeeds to the vacancy caused by the resignation of Mark W. Potter of New York, is a financial writer.

The deposition stated that hosts in price were made by the Texas Company to meet increases of other companies. The deposition stated also that decline in the production of crude oil was responsible for the increases. The deposition listed expenditures in the State during 1924 as follows: To employees, \$1,305,000; taxes to city, state and county, \$55,980; inspection, fees to the State, \$24,200; gasoline sales tax to State, \$1,302,500.

Attorneys representing the Standard Oil Company of Kentucky, the Texas Oil Company, Gulf Refining Company, the Waco Oil Company, the Gulf Refining Company, the Petroleum Company, the Reed Oil Company, the Continental Oil Company, and the Galena Signal Oil Company presented answers to the petition in which they maintained substantially the same points, that there existed no agreements between any of the companies as to the regulation of price, that the retail price was entirely dependent upon the price of crude oil.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

GEORGIA SEEKS  
TO ENJOIN RISE  
IN "GAS" PRICES"Conspiracy" Among Dealers  
Alleged—Companies Say  
Costs Justify Rates

ATLANTA, Ga., March 25 (Special).

Affidavits charging that a conspiracy existed among oil and gas companies in effecting simultaneous price increases and in maintaining price levels above figures justified by costs were introduced in superior court here today at the hearing on the petition of George M. Napier, State Attorney-General, and Mr. Mayson, city attorney, to "perpetually enjoin" further increases throughout the State.

The gasoline companies through a notable array of counsel countered with denials of these charges, presenting affidavits to show operating costs and profits during the last year. John M. Slaton, formerly Governor of Georgia, representing the Georgia Oil Company, presented a deposition of C. B. Dodge, manager of sales of the southern territory of that company, in which increase made in the price of gasoline in Atlanta was explained.

The deposition stated that hosts in price were made by the Texas Company to meet increases of other companies. The deposition stated also that decline in the production of crude oil was responsible for the increases. The deposition listed expenditures in the State during 1924 as follows: To employees, \$1,305,000; taxes to city, state and county, \$55,980; inspection, fees to the State, \$24,200; gasoline sales tax to State, \$1,302,500.

Attorneys representing the Standard Oil Company of Kentucky, the Texas Oil Company, Gulf Refining Company, the Waco Oil Company, the Gulf Refining Company, the Petroleum Company, the Reed Oil Company, the Continental Oil Company, and the Galena Signal Oil Company presented answers to the petition in which they maintained substantially the same points, that there existed no agreements between any of the companies as to the regulation of price, that the retail price was entirely dependent upon the price of crude oil.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

The new superintendent has been acting as purchasing agent for the Atlanta prison. He has also been working toward the establishment of a system of industrialization of the federal prisons in order that all prisoners may be given vocational training and under which much of the material and supplies required for the prisons may be produced by the prisoners themselves.

German Disarmament  
Conference Called Off

By Special Cable

Brussels, March 24

IT WAS decided today that the international conference which was to discuss the question of Germany's fulfillment of the disarmament obligations will not take place, the correspondent of The Christian Science Monitor understands, as it is hoped the proposals of the Versailles interallied military committee, presided over by Marshal Foch, will be acceptable to all allied governments.

In case of disagreement the governments will again intervene.

ARMS PARLEY  
MOVE IS MADE  
TO AID PEACELimitation Conference Seen  
as One of Three Plans  
to Pacify World

Special from Monitor Bureau

WASHINGTON, March 25.—Peace by conference or peace by pact; a parley in Washington or an agreement in Europe. These alternatives are being weighed by statesmen on two continents.

Meanwhile, President Coolidge has directed Frank B. Kellogg, Secretary of State, to make a preliminary study of what might be the basis for agenda if the naval powers are invited to meet for the consideration of naval limitation supplementary to the agreements arrived at in the former Washington Conference.

The President has also charged the Secretary with the responsibility of finding out how the other governments stand in regard to such a conference, for unless they will welcome it with an attitude of co-operation, there will be no reason for sending out formal invitations.

**Security Pact**

While these studies and conversations are going forward, the proposed pacts for the greater security and prosperity of Europe are engaging the attention of ministers and parliaments in the countries most deeply concerned. It is possible that the efforts may develop side by side, since they have a common goal. It is also possible, in the view of the Administration, that the one may be undertaken if the other fails.

The news that came over the cable from London yesterday regarding a European pact renouncing war is being considered in all its bearings by the State Department. On its face it implies an understanding between Great Britain and Germany and goes further than the British Foreign Ministers' former pronouncement in assuring the defeat of the Geneva Protocol, according to the declaration of its Secretary for Foreign Affairs, will be satisfied. France would be embarrassed in acceptance because of the apprehension of Poland, which may be more sensitive by the speech of Lloyd George made in Parliament yesterday.

At the same session, Ramsay MacDonald defended the Geneva Protocol.







## Quality Exports Declared Basis for Trade Strength

Julius Klein, However, Denies That Americans Are Amateurs in Long Term Credit Extensions

NEW YORK, March 25 (Special).—Urging adherence to the high standard of quality in American manufactures that are to be exported, as "the only transformation for a lasting edifice in our foreign trade," and denying that American firms were amateurs in the question of long term credit extensions abroad, Julius Klein, director of the United States Bureau of Foreign and Domestic Commerce, advised manufacturers and exporters to leave the "extraordinary risks of price cutting to our competitors," in a luncheon address today before the American Manufacturers' Export Association, at the Astor Hotel.

Analyzing the "Coming Conflict in Foreign Trade," Mr. Klein pointed out that increasing doubts have arisen of late as to competition in foreign trade from European competitors in the leading overseas markets. Although American export trade in 1924 showed a gain of some \$430,000,000, or more than 10 per cent over 1923, there can be no question that the outstanding feature of the present international trade situation is this problem of the coming conflict among the great export nations.

"Misinformation Circulated" Mr. Klein deplored the "misinformation circulated on the subject" and argued for a dispassionate view of the facts as to where we stand, comparatively. He said that the United States is not only holding its own but in "such highly competitive areas as the AIDC countries of South America, we are rapidly overtaking our two rivals."

Fundamentally, the present competitive situation is not so much the problem of the relative strength of the leading nations in the contest as it is in the probable expansion of the purchasing power of the more highly competitive markets, Mr. Klein pointed out.

Backing up his statements with statistics, Mr. Klein analyzed the foreign commerce of the United States in the leading markets of the world, comparing it with that of competing nations, and drew specific examples that were far from discouraging to American exporters. Referring to the leading South American markets, he said that the United States had nearly doubled its relative strength since 1913. He added:

In the three leading Far Eastern markets a similar situation has taken place. In Japan our share of the imports rose from 16 per cent in 1913 to 26 per cent in 1924; whereas those from Great Britain fell from 16 to 12 per cent, and Germany's declined from 9 to 6 per cent. In China, our share of the imports was even more impressive during the same period, rising from 8 to 16 per cent, whereas Great Britain's share fell from 16 to 13 per cent, and Germany's from 5 to 3 per cent. Even in India the American portion of imports rose from about 2½ to nearly 6 per cent.

**Basis of Competition** "The steadily advancing prosperity and growth of productive capacity within the United States," he said, "is the best index of our competitive powers in international commerce. We

have much of mass production and of its vast powers in determining competitive ability but we do not always realize the tremendous advantage which the United States actually has in this particular connection. Our manufactures were valued at about \$25,000,000,000 in 1914; their value in the recent census of 1923 was indicated at approximately \$40,000,000,000—a most impressive increase even after allowance is made for liberal price changes during the decade. The gross production of the United States in 1923 was \$30,600,000,000 which was practically the same as the combined output of the United Kingdom and Germany, namely 29,300,000,000. By 1924 this predominant manufacturing power of the United States was slightly over 30,000,000,000. That is to say, the American output was 31,000,000,000, whereas the combined British and German output was only 18,000,000,000. A similar situation prevailed in iron and steel in which the American production in 1923 was 15,000,000 tons, whereas the British and German combined total was slightly in excess of 28,000,000 tons. By 1924, however, the American production had risen to 37,500,000 tons whereas the production of our two European rivals was slightly under 17,000,000 tons.

Fundamentally, the issue between the American exporter and his rival would seem to be one strictly of whether quality or cut prices should prevail. As to the latter, there is to be no question as to the ultimate decision of the American merchant or manufacturer. Strict adherence to these high standards which have long given American wares their standing in overseas markets would seem to be the best, and in fact, the only foundation for a lasting edifice in our foreign trade. It is quite probable that the American exporter, in certain lines and trade centers, but there is some comfort in noting that European price cutting seems to be waning on the value for several reasons.

First of all, the high rates of interest now being required by all lenders of capital—whether native or American—to European enterprises will present an increasingly serious problem for the latter. Secondly, he faces the inevitable accumulation of heavy tax rates from which relief might be sought, but which in the end there is every indication of a steady upward climb of wage rates which in Germany, for example, are still 25 per cent below pre-war purchasing power. Fourthly, with recovering exchange rates as a result of stabilized currencies, the monetary advantages enjoyed by our competitors after the war has been wiped out.

## METHODISTS OPEN THEIR CONFERENCE

### New England Southern District Well Represented

FALL RIVER, Mass., March 25.—The New England Southern Conference of the Methodist Episcopal Church formally opened its 55th session this morning. Large delegations are present from Providence, Attleboro,

Brookton, Taunton, New Bedford and Newport. The conference sermon was delivered this afternoon by the Rev. Joseph Cooper of East Greenwich, R. I. Religious education was the subject under discussion at the business meeting which followed. Bishop W. F. Anderson of Boston is scheduled to speak this evening. Last evening the ministers were welcomed by Mayor Edmond P. Talbot, Herbert P. Sherwood of the Chamber of Commerce, the Rev. John A. LeBosquet, past president of the Fall River Ministerial Association, and William E. Fawcett, president of the official board of the Union Church, who greeted the guests on behalf of the city, the citizens, the clergy and the entertaining church.

## MR. GOODWIN GETS SUPPORT

### Lord's Day League Passes Resolution Commending His Campaign

Upholding Frank A. Goodwin's efforts to rid the highways of Massachusetts of drunken drivers, the directors of the Lord's Day League of New England today announced a resolution commending his vigorous campaign which the Registrar of Motor Vehicles is waging to obtain jail sentences for these offenders.

The resolution, passed at the meeting of the directors of the Boston City Club, urges immediate passage of the House Bill No. 605, which will make the imposition of jail sentences upon drunken drivers compulsory upon the court.

Martha D. Kneeland, secretary of the league, also made public two other resolutions adopted at this session, seeking greater supervision over licensed entertainments and stricter enforcement of laws relating activities of truck-gardeners on the highways. These resolutions read:

1st. Resolved: Whereas many of the public entertainments and vaudeville and theatrical performances now given on the Lord's Day, are in keeping with the character of the day and are inconsistent with its due observance, and hence are in violation of the law.

That the Lord's Day League urges upon the directors of the city of Boston and towns in which such entertainments are given, and upon the Commissioner of Public Safety, who is required to approve of licenses, authorizing such entertainments, that they exercise the greatest care and supervision in granting licenses, by actual presentation to them or otherwise, the nature of all public entertainments on Sunday, which they are required to license, before the issuance or approval of such licenses to the end that the present violations of law may be avoided.

2d. Resolved: Whereas the illegal sale of vegetables, fruit, groceries and other products on the Lord's Day, along the roadside of Massachusetts is becoming increasingly prevalent to the destruction of the peace, quiet and due observance of the day, that the police and other authorities of our cities and towns be urged to take steps to secure proper enforcement of the law against such sales and to preserve the Lord's Day.

**Y. W. C. A. TO HOLD ANNUAL MEETING** Increased participation by the membership of the Young Women's Christian Association in its management, will be emphasized at the annual meeting and banquet this evening at the Blue Triangle, 97 Huntington Avenue. Purchase of land for a new building will be mentioned as an important accomplishment of the year. The nominating committee has submitted the names of the following for election to the board of directors: Mrs. Robert G. Dodge, Mrs. Randolph K. Byers, Mrs. Harold B. Cranshaw, Mrs. E. Prescott Rowe, Mrs. Caroline P. Stickle, Mrs. Philip Gardner, Mrs. Robert Atkins, Mrs. Alexander P. Jr., Mrs. William H. Robey Jr., Miss Marion Gordon, Mrs. W. Endicott Dexter, Mrs. Norman Cabot.

**LIQUOR LADEN SLOOP CAPTURED** NEW LONDON, Conn., March 25.—The sloop Anna of Gloucester, Mass., with a cargo of 500 cases of liquor, was captured by a coast guard cutter early today 14½ miles southeast by south from Hatch Reef Light, Southern Buoy and towed in here. The crew was held for a hearing before the United States Commissioner.

**"Red Scout" Raincoat and Hat** for School or Camp. Red or black dull finish rubber on white sheeting. Buckle and shoe fasteners. Slashed pockets. Hat to match. Size: Length: 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000

**RACINE RAINCOAT CO.** P. O. Box 204, Racine, Wis. Size: Length: 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000

**Bible Study Made Easier** By the Thompson Chain Reference Bible Which Has Three New Unusual Helps, in the King James Version

The Expository System places the verse idea on the margin in perfect alignment with the verse. The Chain Reference System connects all the important verses in the Bible on any one subject. The Text Encyclopedia contains over four thousand alphabetically arranged references for reference work and contrasted subjects such as: Mind—Carnal Mind—Courage—Fear—Abundance—Want—Faith—Unbelief—Blindness—Vision—Gratitude—Ingratitude—Etc., Etc.

This enables one to make a keen line of demarcation between the real and the unreal. Write today for Investigative Booklet and learn more about the advantages of this Bible.

**B. B. KIRKBRIDE BIBLE COMPANY** 4210 Parkway Building Indianapolis, Ind. Representatives Wanted

## Marblehead Masonic Lodge Observes 165th Anniversary

Philanthropic's Original Charter Bears Signature of Paul Revere, and It Claims to Be Fourth Oldest in the United States.

MARBLEHEAD, Mass., March 25 (Special).—Philanthropic Lodge, said to be the fourth oldest Masonic organization in the United States, last evening observed its one hundred and sixty-fifth anniversary. The organization, which today numbers about 400 members, has prospered during the last few years. Many new members have been enrolled among the younger men of the town. The observance last evening was a formal affair, and was attended by many visiting delegations, headed by the combined contingent of several Grand Lodge officers. An address was made by Arthur C. Prince of Lowell, Past Grand Master. An entertainment program had been arranged for the occasion. Visitors at the celebration were particularly interested in the collection of interesting antiques owned by the lodge, which were placed on display, as well as the original charter, which bears the name of Paul Revere as one of the signers.

**Other Old Lodges** There are said to be but three lodges in the United States that are older than Philanthropic Lodge. They are St. John's Lodge, chartered in 1733, and St. Andrew's Lodge, chartered in 1736, both of Boston, and one lodge chartered in Virginia, Masonry was introduced into this town March 25, 1760. Dr. Lowell and others went to Boston, and were made Masons by Jeremy Gridley, then Grand Master, and authorized to form a lodge in Marblehead, but as the lodge did not meet once in 12 months, the charter was declared forfeited. Jan. 24, 1778, the charter was again granted by Provisional Grand Master John Row to Richard Harris and others. They assembled Jan. 15, 1778, at the house of Widow King on Washington Street and formed a regular lodge, which was afterwards named Philanthropic. In June, 1784, the lodge moved to the house of Widow Payne, Tucker Street.

The original charter of the lodge was signed by Paul Revere, and is the only one now in existence bearing his signature. For years it was exhibited at visitations of the Deputy Grand Master. One particular phrase in the charter stated that "The Brethren shall dine together on the 24th of June, or as night that day as possible," and the custom is still observed.

**Names of Early Members** Among the names associated with the lodge in its early days are those of Harris, Fetyplace, Lee, Orne, Gerry and Hooper, all of whom distinguished themselves in the early days of the Nation. The office of master was filled by Richard Harris from 1778 to 1781, by Samuel R. Trevet from 1781 to 1782, and by Elisha Story from 1782 to 1788. Then for 10 years, there was no meeting. In 1797, Elisha Story was again chosen master, and he held the office until 1803, during which time a large number of members were added. In 1780 the lodge changed its meeting quarters, selecting an assembly room on Mugford Street for a rental of 16 cords of wood per year.

The first installation took place in 1809, after the records had been closed for six years. The charter with England was then proceeding, and many members of the lodge were serving on warships and privateers. In April, 1821, the old charter was returned for the fourth time. For a time the lodge increased in membership, but in 1831 the anti-Masonic days came, and the lodge, like many others, had to surrender its charter. It was called back for the fifth time in March, 1841. When the Civil War broke out, the lodge again surrendered its charter and on May 4, 1880, it was returned to the lodge for the sixth time.



## LAW DEFIANCE SHALL CEASE, WILLIAM D. UPSHAW ASSERTS

Obedience of All Official, Social and Civic Leaders Imperative, Declares Georgia Representative Now Campaigning in Massachusetts for Enforcement

After a week of vigorous campaigning in Massachusetts in the interests of a dry America, William D. Upshaw (D.), Representative from Georgia, is convinced that the people here, like those of the west and elsewhere, are determined that defiance of the Constitution shall cease.

In the whole subject of prohibition Mr. Upshaw says something that is above and beyond the mere matter of enforcement. For him the highest considerations are loyalty or disloyalty to the American flag. There is a vast difference between these points of view.

"Only Two Classes" In this country—law observers and outlaws," said Mr. Upshaw, discussing the subject in an interview. "Without going into details of the immediate provisions of the padlock law, it is enough for patriotic citizens to accept it simply as an imperative means to an imperative end. Mr. Upshaw added:

Never mind about a man's predictions and practices, either personal or political before prohibition law came, and forgetting for the time either the ethical, religious or moral side of the consideration, it is now an open and shut question as to the majesty of law in organized society.

It is ours to prove to our own children who are of the "tomorrow of the Republic"—yes, and before the eyes of a watching world—that this nation is capable of enforcing a law for the safety of its own citizens and then proving that our Government is capable of enforcing that law to the point of success.

If padlocks and temporary confiscation of property are made necessary by a defiance of law, then there must be padlocks and confiscation. And the victims have no one to blame but themselves. It is actively perils for commercial, social or political reasons to hurl at the friends of law enforcement such anathemas as "reactionists" and "reactionaries."

We are simply standing for law. And this is not a law against playing croquet, or pool or tennis—it is a law against legalized debauchery of American citizens; and purely on the basis of national and political loyalty based on the governmental guardianship of its own defenders, every sentiment of patriotism and every atom of loyalty demand that we see this thing through.

Official "Cleanup" If the war were on, and alien enemies were landing on our shores and honeycombing our social, commercial and political fabric, that man or woman would be counted a traitor who gave comfort to the enemies of our flag.

As I said last year on the floor of Congress, an alien enemy who would lift a subjugating flag above your head and yet leave you to the pursuit of prosperity and happiness with your family, was better than the traitor who, for the sake of money in pocket or ballots, would engage in the defiance of our national law and the illicit debauchery of your children and mine.

Even as the old-time saloon grew so insolent that it hastened its own constitutional overthrow, even so



WILLIAM D. UPSHAW (D.) Representative from Georgia, who spoke in Massachusetts for prohibition.

The illicit sellers of outlawed liquor are courting a Nation's wrath. We are not fighting an economic battle. We are not fighting a political battle. Nor are we fighting an industrial battle. We are fighting for the sake of the Nation. It is a fight both loyal and royal for our constitutional integrity, and the fundamental morality of our national life.

Our greatest need is a nationwide evangel that will displace every drinking official—that will scourge from the temple, civic and political, every man who lies to the flag of his country by drinking the liquor that has been sold to him by the Constitution of his country.

Again, I say, if padlocks are necessary, then it must be padlocks.

## MR. GOODWIN ASKS SUPPORT OF PUBLIC IN HIS CAMPAIGN

Mr. Bushnell Says Registrar Should Not Make "Drunken Driver" Charges in Press—Latter Hints It's the Only Way to Get Results

### R. I. DRY BILL HAS A HEARING

Stronger State Enforcement Law Advocated Before Senate Committee

PROVIDENCE, R. I., March 25 (Special)—Arguments were heard late yesterday afternoon by the judiciary committee of the State Senate on the measure which proposes to strengthen the state prohibition enforcement law.

The bill provides for jail penalties instead of fines, permits trial justices to punish for contempt of court such witnesses as refuse to tell where they have purchased liquor and requires the owners of property where liquor has been sold to give bonds to prevent repeated violations.

The Rev. James D. Dingwell, appearing for the Anti-Saloon League, directed the presentation of the proposals' side. Among the principal speakers for the bill were Arthur M. Sherwood, former State Senator and author of the present enforcement code, and Samuel H. Davis, former assembly leader. They answered the criticism that it would be unconstitutional to compel testimony.

Mr. Sherwood said the bill gives a guarantee to unwilling witnesses of immunity against prosecution, which removes it from being possibly unconstitutional. Both he and Mr. Davis cited the inability of the present law, which has permitted saloon keepers to go on violating it by using the same proxies. Mr. Davis said that bootleggers, he had been informed, could small fines for the advertising value it brought to their trade.

John J. Fitzgerald, leading opponent of the bill, was heckled when he referred to the "hypocritical" laws, "favored and supported by hypocrites." Then the proponents of the bill turned to applauding him when he advocated "petting hounds' teeth in the law," and "putting every one in jail who buys liquor." He contended that the proposed law is unconstitutional, however, Mr. Davis, Chairman Sherman, announced at the conclusion of the hearing that the committee would take the arguments under consideration.

### RANDOLPH CITIZENS BACK WORLD COURT

Urge President to Continue Efforts for Adherence

A resolution commending President Coolidge on his stand for the World Court and urging that he "continue his efforts to hasten the day when the United States shall adhere to the protocol establishing the Permanent Court of International Justice," was adopted by citizens of Randolph at a mass meeting in the interest of American participation in the World Court and League of Nations. The resolution follows:

Whereas a world court, known as the Permanent Court of International Justice, has been established by the League of Nations, and is now functioning at the Hague; and

Whereas the traditional policy of the United States has been to abstain from the settlement of international controversies by arbitration or judicial process; and

Whereas this Court in its organization and probable development promises a new order in which controversies between nations will be settled in an orderly way according to principles of right and justice; therefore be it

Resolved, That we, citizens of Randolph, Massachusetts, in mass meeting assembled, this twenty-third day of March, 1925, hereby express our cordial appreciation of the stand taken by our President, Calvin Coolidge, in his support of the World Court on the basis of the Harding-Hughes-Coolidge reservation. We further urge that, in all possible ways, he will continue his efforts to hasten the day when the United States shall adhere to the protocol establishing the Permanent Court of International Justice.

### PLAY AT PERKINS INSTITUTION

Students of Perkins Institution at Watertown will present Shakespeare's "As You Like It" in the institution hall Friday evening for the benefit of the Howe Memorial Club and the Perkins Athletic Association. The Howe Club seeks to promote the well-being of the students at the school and to assist them financially when they leave the institution.

### MR. BUSHNELL ENTERS

Previous to this, in a late sitting of the Superior Court at East Cambridge, Robert T. Bushnell, assistant district attorney of Middlesex County, had undertaken a defense of the judiciary and had criticized Mr. Goodwin's publicity methods. He came into the controversy through a case of drunken driving which Mr. Goodwin had previously said was "fixed." He made no plea for severe sentence, saying he was satisfied to leave it entirely to the court. Judge Jeremiah Mahoney fined the defendant \$100.

Bushnell's attack on Mr. Goodwin was that instead of going to the newspapers with his charges he should have presented his evidence to the courts and to the district attorney. He also criticized Mr. Goodwin for using "isolated cases" of alleged undue leniency.

Mr. Goodwin has repeatedly stated that all attempts to obtain justice in this manner have failed and that resort to public opinion has been absolutely necessary. He has also noted that no explanation whatever of nearly all the "isolated" cases cited by him as flagrant miscarriages of justice have ever been forthcoming.

Despite his criticism of Mr. Goodwin, however, Mr. Bushnell professed to favor drastic methods. "The only way, in my opinion, that we will be able to stamp out drunken driving," he said, "will be to send to jail everyone who sits at the wheel of an automobile after drinking liquor."

In his address last night Mr. Goodwin said in part: The long-suffering public is beginning to wonder who or what is responsible for the failure to prosecute crime. There are some people in our community who feel that the people have no right to criticize existing conditions, especially if such criticism is directed at the courts. That is an absurd position to take.

One object when the President is criticized, and of course everybody abuses the Senate and the Legislature, but for some reason the courts are sacrosanct. It is more sacred or free from just criticism. One objects when the President is criticized, and of course everybody abuses the Senate and the Legislature, but for some reason the courts are sacrosanct. It is more sacred or free from just criticism.

Some people have said that a controversy concerning the courts will have the effect of breaking down respect for our courts. It is far better to come out into the open with honest criticism than to let the people in every community of this country brood over the multitude of specific instances where they have seen the courts abused. In 1923 there were 113,353 persons convicted of crimes or misdemeanors in the courts of Massachusetts, and they were disposed of in this manner: 40,494 were fined and many of these fines suspended; 34,333 were placed on probation; 20,990 were placed on probation, and only 7,941 were put in jail.

There are about one-third less persons in jail today than there were 10 years ago. I don't think anyone will deny that there is far more crime today than there was 10 years ago. One reason for this decrease in the population of our jails and one reason also for the prevalence of crime is the lavish use by the courts of the power to suspend sentences, place on file and on probation. In this age no sane person would want to take from the courts this discretionary power because, of course, first offenders and second offenders should be dealt with leniently, but when case after case may be pointed out where per-

sonal character is taken into consideration, the courts are abused. In 1923 there were 113,353 persons convicted of crimes or misdemeanors in the courts of Massachusetts, and they were disposed of in this manner: 40,494 were fined and many of these fines suspended; 34,333 were placed on probation; 20,990 were placed on probation, and only 7,941 were put in jail.

There are about one-third less persons in jail today than there were 10 years ago. I don't think anyone will deny that there is far more crime today than there was 10 years ago. One reason for this decrease in the population of our jails and one reason also for the prevalence of crime is the lavish use by the courts of the power to suspend sentences, place on file and on probation. In this age no sane person would want to take from the courts this discretionary power because, of course, first offenders and second offenders should be dealt with leniently, but when case after case may be pointed out where per-

sonal character is taken into consideration, the courts are abused. In 1923 there were 113,353 persons convicted of crimes or misdemeanors in the courts of Massachusetts, and they were disposed of in this manner: 40,494 were fined and many of these fines suspended; 34,333 were placed on probation; 20,990 were placed on probation, and only 7,941 were put in jail.

There are about one-third less persons in jail today than there were 10 years ago. I don't think anyone will deny that there is far more crime today than there was 10 years ago. One reason for this decrease in the population of our jails and one reason also for the prevalence of crime is the lavish use by the courts of the power to suspend sentences, place on file and on probation. In this age no sane person would want to take from the courts this discretionary power because, of course, first offenders and second offenders should be dealt with leniently, but when case after case may be pointed out where per-

sonal character is taken into consideration, the courts are abused. In 1923 there were 113,353 persons convicted of crimes or misdemeanors in the courts of Massachusetts, and they were disposed of in this manner: 40,494 were fined and many of these fines suspended; 34,333 were placed on probation; 20,990 were placed on probation, and only 7,941 were put in jail.

There are about one-third less persons in jail today than there were 10 years ago. I don't think anyone will deny that there is far more crime today than there was 10 years ago. One reason for this decrease in the population of our jails and one reason also for the prevalence of crime is the lavish use by the courts of the power to suspend sentences, place on file and on probation. In this age no sane person would want to take from the courts this discretionary power because, of course, first offenders and second offenders should be dealt with leniently, but when case after case may be pointed out where per-

sonal character is taken into consideration, the courts are abused. In 1923 there were 113,353 persons convicted of crimes or misdemeanors in the courts of Massachusetts, and they were disposed of in this manner: 40,494 were fined and many of these fines suspended; 34,333 were placed on probation; 20,990 were placed on probation, and only 7,941 were put in jail.

## DRYS INDORSE GOODWIN BILL

Mr. Forgrave Says Motor Driver Who Drinks Is 'Deliberate Criminal'

"The man or woman who endangers the lives of pedestrians by driving a motor vehicle on our streets and highways is beyond a question of a doubt a deliberate criminal," said William M. Forgrave, state superintendent of the Massachusetts Anti-Saloon League, in a statement issued today.

"In the days before prohibition when the sale of intoxicating beverages was legalized by the citizens, a man or woman driving a motor vehicle under the influence of liquor might not so readily be deemed a criminal. In these days when the intoxicating beverage traffic has been outlawed, and, therefore, of necessity a man or woman must assist in violating the fundamental law of the land, in order to secure the intoxicating beverage, he or she must of necessity think twice before doing so, and, therefore, they become more deliberate in bringing themselves into a condition which endangers the lives of the general public."

"While the League as an organization is only interested in the abolition of the liquor traffic, yet it is of necessity interested in some of its by-products and therefore thoroughly believes in the law asked for by Registrar Goodwin making it compulsory upon the judges of our courts to give jail sentences upon the second conviction of any person for drunken driving."

Mr. Forgrave declared that the day was not far distant when the public would demand that the driver of a motor vehicle be restricted in the same way that the public demanded that railroad employees be restricted some 20 years ago for the safety of the traveling public. "The railroad companies years ago adopted Rule G, that prohibited a railroad employee, whether on or off duty from drinking intoxicating beverages of any kind, even beer. If it was necessary to place this restriction upon those who were operating trains on set tracks at a regular schedule, how much more necessary it must become with the increased use of the automobile that those who operate said machines on trackless streets should be compelled to abide by a similar rule," he said.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

PHI BETA KAPPA ELECTIONS LEWISTON, Me., March 25 (Special)—Three Massachusetts seniors and one New Hampshire senior, elected to Phi Beta Kappa Phi, national honorary scholastic society. The students chosen are: Ebert M. Andrews of Gray, L. B. Clark of Rockland, Anne M. Fuller of Hartland, Robert Hastings of Rockland, Robert Hamlet of Bowdoinham, Leona K. Reed of Ows Head and Sprague R. Whitney of Framingham, Mass.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

PHI BETA KAPPA ELECTIONS LEWISTON, Me., March 25 (Special)—Three Massachusetts seniors and one New Hampshire senior, elected to Phi Beta Kappa Phi, national honorary scholastic society. The students chosen are: Ebert M. Andrews of Gray, L. B. Clark of Rockland, Anne M. Fuller of Hartland, Robert Hastings of Rockland, Robert Hamlet of Bowdoinham, Leona K. Reed of Ows Head and Sprague R. Whitney of Framingham, Mass.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

### WELLESLEY ELECTS COLLEGE OFFICERS

Cleveland Heights Girl to Head Student Government

WELLESLEY, Mass., March 24 (Special)—Wellesley College students have been elected in elections for the last two weeks. The resulting executive officers for next year follow:

College Government Officers—President, Elizabeth Smith '26, Cleveland Heights, O.; vice-president, Helen Bassett '26, Brooklyn, N. Y.; chairman of Judiciary, Nellie Stogard '26, South Norwalk, Conn.; secretary, Helen D. Jones '27, Cleveland; treasurer, Louise Barrows '27, Chicago; speaker of the house, Rebecca Barrett '26, Winchester; Judiciary members, Katherine Tracy '26, Buffalo, N. Y.; Dorothy Mason '27, Akron, Ohio; conference, Lydia Essex Falls, N. J.; 1928 Senate member, Doris Miller, Detroit.

Christian Association officers: president, Rebecca Chalmers '26, Winter Hill, Mass.; vice-president, Mary Rittenhouse '26, Brooklyn, N. Y.; secretary, Martha Bickel '28, St. Louis; treasurer, Mary Leichter '27, Columbus, O.; committee heads, membership, Contance Gilbert '26, Arlington, Va.; conference, Lydia Essex Falls, N. J.; publicity, Ethel Henderson '27, Kansas City, Mo.

Barnswallows Dramatic Association: president, Catherine McGuey '26, Barnstable, N. J.; vice-president, Ellen Bartlett '27, Providence, R. I.; publicity, Mary Leichter '27, Columbus, O.; secretary, Mabel Swift '26, Newton, Mass.; secretary.

If You Are Looking for QUALITY. Be Sure and Ask for SCHULZE A-1 BREAD

At Your Grocer's, DES MOINES, IOWA

Women's Full-Fashioned CHIFFON HOSE Little Top, \$1.39 All the Latest Styles, Colors, and Patterns. Mail Orders Promptly Filled. THE UTICA, DES MOINES, IOWA

Real Estate Homes Amidst Harmonious Surroundings South Shore, Long Island I have what you want. Let me know your wishes. HENRY GALLY 120 North Rockwood, L. I. Telephone: LYnbrook 2226 or 932-J

UPHOLSTERY EXPERIENCED WORKERS DISABLED EX-SERVICE MEN'S EXCHANGE Under Direction American Legion Auxiliary 385 Boylston Street, Boston Back Bay 450

ACME BABY CHICK HATCHERY Send for Catalogue—It Is Free ACME BABY CHICK HATCHERY 619 BROADWAY, PEORIA, ILLINOIS

Lobsters Clams Oysters ALL KINDS OF FISH ATLANTIC MARKET Tel. B. 3400 200 Massachusetts Avenue, Boston

Stylish Shoes FOR MEN AND WOMEN THE FIVE FAMOUS FEATURES scientifically constructed make them COMFORTABLE Mail orders promptly and satisfactorily attended to. Dr. Kahler Shoe Shop PARK SQUARE BUILDING BOSTON, MASS.

"Not the Cheapest—but the Most Economical" consult DALOZ ALL FABRICS AND TEXTILES CLEANER DYEY Established 1868 Altitude Resulting, Competing in Quality, Value, and Service. Duns Town Bureau 37-41 Temple Place Telephone Reach 8761

11 Humphrey Street, Dorchester Telephone South Boston 9639-9631 Brookline Office 1053 Beacon Street August 20-22 EXCELLENT PARKING SPACE

Martha Weathered Shop IN THE DRAKE HOTEL Both shops devoted to the requirements of those seeking the standard of service free from parsimonious methods. COWNS HATS WRAPS

Weathered Misses Shop N. Michigan Boulevard at Oak Opposite The Drake CHICAGO

## DRYS INDORSE GOODWIN BILL

Mr. Forgrave Says Motor Driver Who Drinks Is 'Deliberate Criminal'

"The man or woman who endangers the lives of pedestrians by driving a motor vehicle on our streets and highways is beyond a question of a doubt a deliberate criminal," said William M. Forgrave, state superintendent of the Massachusetts Anti-Saloon League, in a statement issued today.

"In the days before prohibition when the sale of intoxicating beverages was legalized by the citizens, a man or woman driving a motor vehicle under the influence of liquor might not so readily be deemed a criminal. In these days when the intoxicating beverage traffic has been outlawed, and, therefore, of necessity a man or woman must assist in violating the fundamental law of the land, in order to secure the intoxicating beverage, he or she must of necessity think twice before doing so, and, therefore, they become more deliberate in bringing themselves into a condition which endangers the lives of the general public."

"While the League as an organization is only interested in the abolition of the liquor traffic, yet it is of necessity interested in some of its by-products and therefore thoroughly believes in the law asked for by Registrar Goodwin making it compulsory upon the judges of our courts to give jail sentences upon the second conviction of any person for drunken driving."

Mr. Forgrave declared that the day was not far distant when the public would demand that the driver of a motor vehicle be restricted in the same way that the public demanded that railroad employees be restricted some 20 years ago for the safety of the traveling public. "The railroad companies years ago adopted Rule G, that prohibited a railroad employee, whether on or off duty from drinking intoxicating beverages of any kind, even beer. If it was necessary to place this restriction upon those who were operating trains on set tracks at a regular schedule, how much more necessary it must become with the increased use of the automobile that those who operate said machines on trackless streets should be compelled to abide by a similar rule," he said.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

PHI BETA KAPPA ELECTIONS LEWISTON, Me., March 25 (Special)—Three Massachusetts seniors and one New Hampshire senior, elected to Phi Beta Kappa Phi, national honorary scholastic society. The students chosen are: Ebert M. Andrews of Gray, L. B. Clark of Rockland, Anne M. Fuller of Hartland, Robert Hastings of Rockland, Robert Hamlet of Bowdoinham, Leona K. Reed of Ows Head and Sprague R. Whitney of Framingham, Mass.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

PHI BETA KAPPA ELECTIONS LEWISTON, Me., March 25 (Special)—Three Massachusetts seniors and one New Hampshire senior, elected to Phi Beta Kappa Phi, national honorary scholastic society. The students chosen are: Ebert M. Andrews of Gray, L. B. Clark of Rockland, Anne M. Fuller of Hartland, Robert Hastings of Rockland, Robert Hamlet of Bowdoinham, Leona K. Reed of Ows Head and Sprague R. Whitney of Framingham, Mass.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

### WELLESLEY ELECTS COLLEGE OFFICERS

Cleveland Heights Girl to Head Student Government

WELLESLEY, Mass., March 24 (Special)—Wellesley College students have been elected in elections for the last two weeks. The resulting executive officers for next year follow:

College Government Officers—President, Elizabeth Smith '26, Cleveland Heights, O.; vice-president, Helen Bassett '26, Brooklyn, N. Y.; chairman of Judiciary, Nellie Stogard '26, South Norwalk, Conn.; secretary, Helen D. Jones '27, Cleveland; treasurer, Louise Barrows '27, Chicago; speaker of the house, Rebecca Barrett '26, Winchester; Judiciary members, Katherine Tracy '26, Buffalo, N. Y.; Dorothy Mason '27, Akron, Ohio; conference, Lydia Essex Falls, N. J.; 1928 Senate member, Doris Miller, Detroit.

Christian Association officers: president, Rebecca Chalmers '26, Winter Hill, Mass.; vice-president, Mary Rittenhouse '26, Brooklyn, N. Y.; secretary, Martha Bickel '28, St. Louis; treasurer, Mary Leichter '27, Columbus, O.; committee heads, membership, Contance Gilbert '26, Arlington, Va.; conference, Lydia Essex Falls, N. J.; publicity, Ethel Henderson '27, Kansas City, Mo.

Barnswallows Dramatic Association: president, Catherine McGuey '26, Barnstable, N. J.; vice-president, Ellen Bartlett '27, Providence, R. I.; publicity, Mary Leichter '27, Columbus, O.; secretary, Mabel Swift '26, Newton, Mass.; secretary.

If You Are Looking for QUALITY. Be Sure and Ask for SCHULZE A-1 BREAD

At Your Grocer's, DES MOINES, IOWA

Women's Full-Fashioned CHIFFON HOSE Little Top, \$1.39 All the Latest Styles, Colors, and Patterns. Mail Orders Promptly Filled. THE UTICA, DES MOINES, IOWA

Real Estate Homes Amidst Harmonious Surroundings South Shore, Long Island I have what you want. Let me know your wishes. HENRY GALLY 120 North Rockwood, L. I. Telephone: LYnbrook 2226 or 932-J

UPHOLSTERY EXPERIENCED WORKERS DISABLED EX-SERVICE MEN'S EXCHANGE Under Direction American Legion Auxiliary 385 Boylston Street, Boston Back Bay 450

ACME BABY CHICK HATCHERY Send for Catalogue—It Is Free ACME BABY CHICK HATCHERY 619 BROADWAY, PEORIA, ILLINOIS

Lobsters Clams Oysters ALL KINDS OF FISH ATLANTIC MARKET Tel. B. 3400 200 Massachusetts Avenue, Boston

Stylish Shoes FOR MEN AND WOMEN THE FIVE FAMOUS FEATURES scientifically constructed make them COMFORTABLE Mail orders promptly and satisfactorily attended to. Dr. Kahler Shoe Shop PARK SQUARE BUILDING BOSTON, MASS.

"Not the Cheapest—but the Most Economical" consult DALOZ ALL FABRICS AND TEXTILES CLEANER DYEY Established 1868 Altitude Resulting, Competing in Quality, Value, and Service. Duns Town Bureau 37-41 Temple Place Telephone Reach 8761

11 Humphrey Street, Dorchester Telephone South Boston 9639-9631 Brookline Office 1053 Beacon Street August 20-22 EXCELLENT PARKING SPACE

Martha Weathered Shop IN THE DRAKE HOTEL Both shops devoted to the requirements of those seeking the standard of service free from parsimonious methods. COWNS HATS WRAPS

Weathered Misses Shop N. Michigan Boulevard at Oak Opposite The Drake CHICAGO

## DRYS INDORSE GOODWIN BILL

Mr. Forgrave Says Motor Driver Who Drinks Is 'Deliberate Criminal'

"The man or woman who endangers the lives of pedestrians by driving a motor vehicle on our streets and highways is beyond a question of a doubt a deliberate criminal," said William M. Forgrave, state superintendent of the Massachusetts Anti-Saloon League, in a statement issued today.

"In the days before prohibition when the sale of intoxicating beverages was legalized by the citizens, a man or woman driving a motor vehicle under the influence of liquor might not so readily be deemed a criminal. In these days when the intoxicating beverage traffic has been outlawed, and, therefore, of necessity a man or woman must assist in violating the fundamental law of the land, in order to secure the intoxicating beverage, he or she must of necessity think twice before doing so, and, therefore, they become more deliberate in bringing themselves into a condition which endangers the lives of the general public."

"While the League as an organization is only interested in the abolition of the liquor traffic, yet it is of necessity interested in some of its by-products and therefore thoroughly believes in the law asked for by Registrar Goodwin making it compulsory upon the judges of our courts to give jail sentences upon the second conviction of any person for drunken driving."

Mr. Forgrave declared that the day was not far distant when the public would demand that the driver of a motor vehicle be restricted in the same way that the public demanded that railroad employees be restricted some 20 years ago for the safety of the traveling public. "The railroad companies years ago adopted Rule G, that prohibited a railroad employee, whether on or off duty from drinking intoxicating beverages of any kind, even beer. If it was necessary to place this restriction upon those who were operating trains on set tracks at a regular schedule, how much more necessary it must become with the increased use of the automobile that those who operate said machines on trackless streets should be compelled to abide by a similar rule," he said.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

PHI BETA KAPPA ELECTIONS LEWISTON, Me., March 25 (Special)—Three Massachusetts seniors and one New Hampshire senior, elected to Phi Beta Kappa Phi, national honorary scholastic society. The students chosen are: Ebert M. Andrews of Gray, L. B. Clark of Rockland, Anne M. Fuller of Hartland, Robert Hastings of Rockland, Robert Hamlet of Bowdoinham, Leona K. Reed of Ows Head and Sprague R. Whitney of Framingham, Mass.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

PHI BETA KAPPA ELECTIONS LEWISTON, Me., March 25 (Special)—Three Massachusetts seniors and one New Hampshire senior, elected to Phi Beta Kappa Phi, national honorary scholastic society. The students chosen are: Ebert M. Andrews of Gray, L. B. Clark of Rockland, Anne M. Fuller of Hartland, Robert Hastings of Rockland, Robert Hamlet of Bowdoinham, Leona K. Reed of Ows Head and Sprague R. Whitney of Framingham, Mass.

The professors elected are: C. C. Jansen, C. E. Otto, W. A. Eyster, P. S. Greene and P. D. Bray.

### WELLESLEY ELECTS COLLEGE OFFICERS

Cleveland Heights Girl to Head Student Government

WELLESLEY, Mass., March 24 (Special)—Wellesley College students have been elected in elections for the last two weeks. The resulting executive officers for next year follow:

College Government Officers—President, Elizabeth Smith '26, Cleveland Heights, O.; vice-president, Helen Bassett '26, Brooklyn, N. Y.; chairman of Judiciary, Nellie Stogard '26, South Norwalk, Conn.; secretary, Helen D. Jones '27, Cleveland; treasurer, Louise Barrows '27, Chicago; speaker of the house, Rebecca Barrett '26, Winchester; Judiciary members, Katherine Tracy '26, Buffalo, N. Y.; Dorothy Mason '27, Akron, Ohio; conference, Lydia Essex Falls, N. J.; 1928 Senate member, Doris Miller, Detroit.

Christian Association officers: president, Rebecca Chalmers '26, Winter Hill, Mass.; vice-president, Mary Rittenhouse '26, Brooklyn, N. Y.; secretary, Martha Bickel '28, St. Louis; treasurer, Mary Leichter '27, Columbus, O.; committee heads, membership, Contance Gilbert '26, Arlington, Va.; conference, Lydia Essex Falls, N. J.; publicity, Ethel Henderson '27, Kansas City, Mo.

Barnswallows Dramatic Association: president, Catherine McGuey '26, Barnstable, N. J.; vice-president, Ellen Bartlett '27, Providence, R. I.; publicity, Mary Leichter '27, Columbus, O.; secretary, Mabel Swift '26, Newton, Mass.; secretary.

If You Are Looking for QUALITY. Be Sure and Ask for SCHULZE A-1 BREAD

At Your Grocer's, DES MOINES, IOWA

Women's Full-Fashioned CHIFFON HOSE Little Top, \$1.39 All the Latest Styles, Colors, and Patterns. Mail Orders Promptly Filled. THE UTICA, DES MOINES, IOWA

Real Estate Homes Amidst Harmonious Surroundings South Shore, Long Island I have what you want. Let me know your wishes. HENRY GALLY 120 North Rockwood, L. I. Telephone: LYnbrook 2226 or 932-J

UPHOLSTERY EXPERIENCED WORKERS DISABLED EX-S



DEAN OF WOMEN  
PRAISES YOUTHSMrs. Franklin Also Pleads  
for Peace and Progress  
Among the Nations

That America should turn its attention from the preachings of war which, she said, "had blunted the finer discriminations of right and wrong," and look to the development of peace and progress among people and nations, was the appeal which Mrs. Lucy Jenkins Franklin, dean of women of Boston University, made in her address today at the Federation of Churches Lenten service at Keith's Theater.

Overorganization and religious dogma were characterized by Mrs. Franklin as outstanding factors tending to retard spiritual growth. She said that the country was allowing institutionalism to grow so far beyond the individual that the individual was no longer able to control it. She contended, however, that today "there are more spiritually-minded persons in America than at any time in the last 100 years."

## "Thinking About Religion"

She continued:  
For over a year I have been collecting questions, answers and comments from young people. My principal question to them has been "What are the young men and women of America thinking about today?" If I should classify my answers I would say that American young people are thinking about religion. They have different phrases for it, such as "philosophy of life," "man's relation to God," "the application of the principles of Christ to community life," etc., but these questions and answers show that our young people are searching for eternal truths, by which they may guide their own lives.

You read of the crime of youth but do you read that a body of students from every land will soon meet in Geneva to discuss questions of international interest, with the object in view except that of truth? "Ye shall know the truth and the truth shall make you free." And, do you read of the National Forum movement with headquarters on Broadway, New York City, that gathers young men and women in groups all over America to discuss problems of society and religion? Have you read of the Bible study courses outside the church, in which the Bible is studied from the standpoint of truth alone without regard to creed?

**Growth in Bible Classes**  
It is not discouraging, it is inspiring to see Bible classes springing up outside the church. The religion of Jesus Christ cannot be bound. It knows no bounds. We find some of the finest avenues of spiritual expression today in the ordinary walks of life. And among these individuals we find our thousands and thousands of young people.

If we approach this question fairly and study it thoroughly, we are obliged to agree with youth that America is overorganized; institutionalism is too strong. Someone has facetiously said that if two Americans should fall from an airplane, they would organize and appoint a chairman before they reached the ground.

**STEAMER NOBSKA LAUNCHED**  
BATH, Me., March 25.—The steel steamer Nobska was launched yesterday.

Boston Called to Repeat Success  
in Its Observance of Music WeekChurch Choir Conclaves, Programs by School Children,  
Choruses by Foreign Groups, Band Contests, Tab-  
leaux and Pageants Among Events Planned

Boston's second civic music festival observing the national "music week" for 1925, is to take place May 3 to 10. Mrs. William Ames Fisher, executive chairman, announces that it is to be a festival of all classes, races, creeds, trades, professions and occupations. If the plans now formulating go through and the city unites in support, this year's festival will establish the movement on a firm basis for annual celebration. She told a representative of The Christian Science Monitor. Among the 900 or more such observances held throughout the Nation last year, that of Boston was one of the most outstanding.

Some of the events already planned include a public banquet under the auspices of the Boston Chamber of Commerce; a choir conclave concert of church music; a concert by 2000 public school children; a chorus contest of foreign singing groups under the direction of Boston Community Service, Inc.; folk song concert by Negro choristers; tableau pageant showing episodes in the career of great composers, a guide for music settlement schools; a band conclave at the Boston Arena by New England's schools, civic and industrial bands; a united band concert on Boston Common; festival night at the "Pops," with program of American composers; open house and special music day at the studios, conservatories, colleges and universities; artists' concerts in prisons and other institutions; and a pageant.

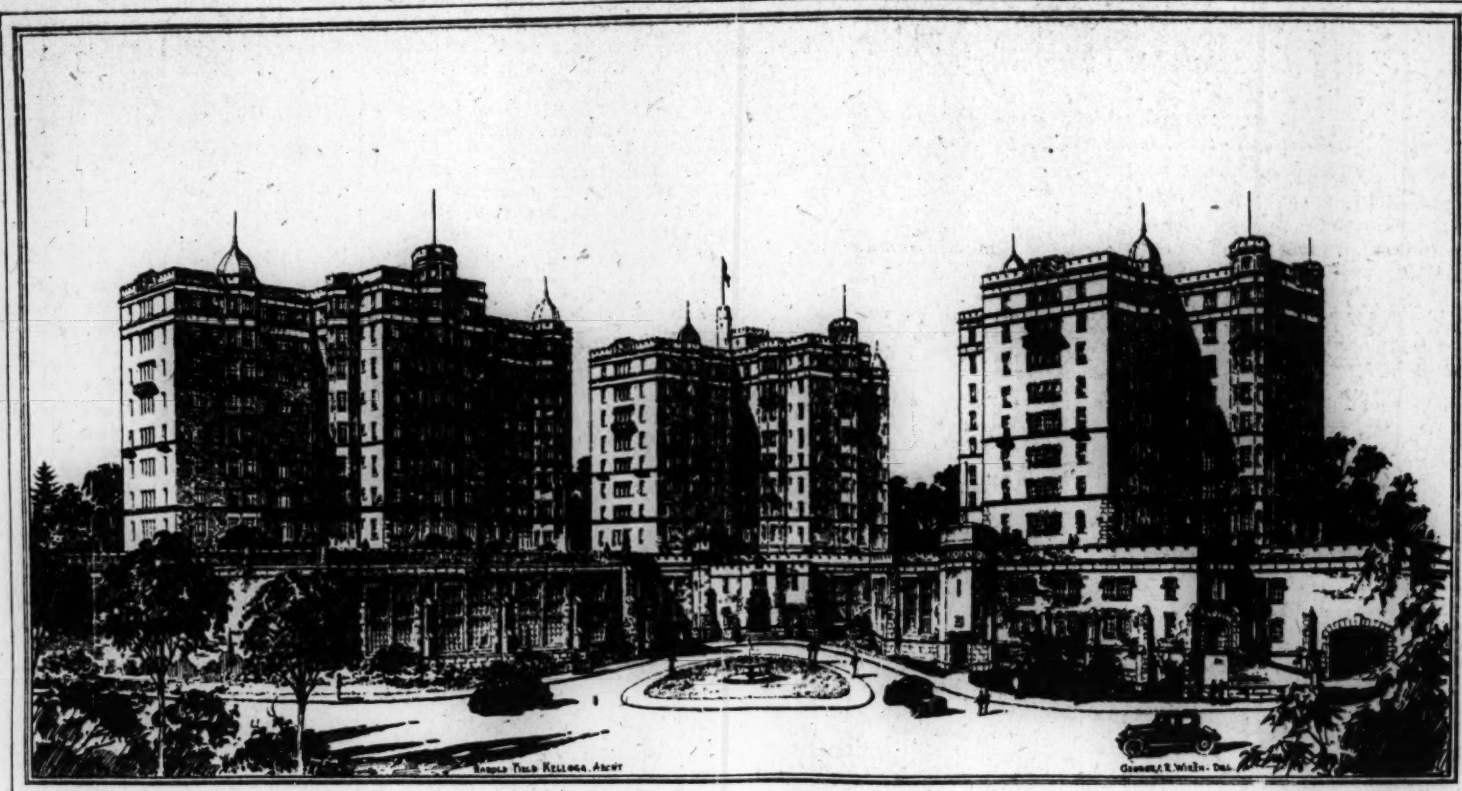
The only firm to our knowledge exchanging used rolls at the moment is of 100. Standard Music Exchange, Room 312, 200 Randolph Street, CHICAGO.

Buy, sell, exchange Player Rolls and New Rolls at Reduced Prices. Special 10c exchange privilege on used rolls. Open Saturday Evening until 9 P. M.

**M. JOHNSTON**  
CHICAGO  
Exclusive  
Millinery  
Phone LAKEVIEW 2667  
3164 Sheridan Road, Hotel Belmont

**Albert Hall**  
FLORIST  
SHERIDAN PLAZA BLDG.  
4611 SHERIDAN RD.  
CHICAGO  
Flowers of Quality  
For all occasions at reasonable prices.  
Telephone: Edgewater 2470

## New Ultra-Modern Residence Hotel in Brookline



Alden Park Manor in the Longwood Section of Brookline, Mass., Where Club, Hotel and Apartment House Services Are Combined to Provide the Acme of Comfort, Convenience and Facility.

FAVORABLE ACTION EXPECTED  
ON TEACHERS' SALARY RISEBill Now Before the Legislature Explained in School  
Committee Statement—Cite Comparisons  
of Other Cities

Favorable action on a bill now before the State House of Representatives to raise the salaries of Boston's public school teachers to a par with salaries paid in other leading cities of the United States, is expected by the Boston School Committee which is petitioning the Massachusetts General Court for the necessary funds, and the 4000 men and women making up the teaching force.

The bill calls for additional appropriations during the next six years, as follows: In 1925, \$305,000; 1926, \$897,000; 1927, \$1,310,000; 1928, \$2,000,000; 1929, \$2,400,000; 1930, \$11,000,000. Reasons for this increase and explanations of how the added funds would be distributed are included in the statement from the school committee, which follows in part:

For the most part, salaries of teachers have remained unchanged in Boston since 1920, when the teachers made an earnest appeal to the Legislature and secured financial relief. This year, at the request of the School Committee, through the medium of a council especially appointed for that purpose, the teachers submitted a report showing the comparisons between the salaries paid in Boston and in the other larger cities of the country.

Apart from making this report, however, the teachers are taking no active part in the present campaign to secure increases in salaries, but seem content to permit the School Committee to carry the ball for them. The salary schedules have been prepared by the School Committee with the advice of the board of apportionment.

## Boston Loses the Lead

The salary schedule adopted by the School Committee five years ago put Boston well in the forefront in respect to teachers' salaries. Since that time, however, other cities, one after another, have advanced their schedules until now Boston has assumed secondary rank, well below the average of the 15 most populous cities. Notably among the cities that have recently given substantial increases to teachers are: New York, Chicago, Cleveland, Los Angeles, Milwaukee, Newark and Washington. Only the other day St. Louis (a city whose school organization

resembles very closely that of Boston) raised the salaries of all its teachers 25 per cent.

The schedule proposed by the School Committee of Boston would increase the amount available for teachers' salaries approximately 11 per cent. The bill submitted to the Legislature authorizes, in addition to the amount now available for school expenditures, an appropriation in the year 1926 of \$4c for \$1000 of the valuation on which appropriations are based for general school purposes. \$c additional in the year 1927; 2c additional in the year 1928; 2c additional in the year 1929; 1c additional in the year 1930.

The total cost to the city for these increases has been carefully estimated by the business agent to be as follows: For the year 1925, \$305,000; 1926, \$897,000; 1927, \$1,310,000; 1928, \$2,000,000; 1929, \$2,400,000; 1930, \$11,000,000. No increased appropriating power is necessary for the year 1925. Because of the recent amendment to the city charter there will be an 11 months' year in 1925, and the cost may be taken from the balance available for that year.

**Gradual Increase**  
In 1927 the cost will be \$130,000 additional; in 1928, \$27,000 additional; in 1929, \$27,000 additional; in 1930 the cost will be \$11,000 additional.

It can be clearly seen from the foregoing statement that the cost of the proposed schedules is spread over a period of six years, but the greatest cost must of necessity come in 1926.

The average yearly increment for Boston teachers is \$145. When this bill becomes a law, all teachers will receive at least two increments on Sept. 1, 1925, and will be advanced thereafter on Sept. 1 of each year at the rate of one increment until the maximum of their respective ranks is reached. Increase.

**THE GUARDIAN NATIONAL BANK OF CHICAGO**  
S. E. Corner Dearborn and Monroe Sts.  
Adequate Banking Facilities  
Commercial and Savings Departments  
OUR FRIENDS INVITED

**"UPTOWN'S LARGEST STORE FOR MEN"**  
**MEEK & MEEK**  
Clothing - Hatters - Haberdashers  
Where  
Society Brand Clothes  
are sold  
4611-13 BROADWAY - At Wilson  
CHICAGO  
OPEN EVERY EVENING

**Fanchon L. Troeger, Inc.**  
Remodeling - Repairs  
**QUALITY FURS**  
Suits 426-12-30  
Republic Building, CHICAGO  
State St. at Adams  
Phone Wabash 5555

**Bedell**  
State Street, Corner Monroe  
CHICAGO  
A Special Showing of New  
**Ensemble Suits**  
Following Fashion's Edict for the  
Custom Suit for Spring  
\$35 \$55 \$75

An inclusive price range for distinctive ensembles, fashioned of exquisite fabrics, of delightful color contrasts. At modest "beddies" prices. The Smartly Dressed Woman Will Be Seen in These Charming Ensembles.

**Gertrude J. Hastings** **Aida A. Myer**  
**BLUE GATE CAFETERIA**  
61 EAST MONROE STREET, CHICAGO

Brookline Apartment Building  
Complete Community in ItselfProvisions Made in Alden Park Manor for Private  
and Semi-Public Parties, Golf, Squash Courts,  
Gymnasium, Kindergarten, Etc.

Crystallizing in a single project the combined ideals of comfort, service and beauty of the private apartment, the hotel and the club, Alden Park Manor, soon to be opened in Brookline, exemplifies the ultra-modern achievements which today climax the evolution of American housing methods.

As the population has become increasingly centralized in the cities of the United States, the development of the apartment and of the residential hotel has been correspondingly marked in recent years. On the crest of this development comes the ambitious project of Alden Park Manor which combines three eight-story, 88-apartment structures into a single unit, and which may well be studied as representing the latest in modern apartment construction.

Besides providing 264 apartments from one to twelve rooms, all outside, beautifully appointed, and overlooking a scene of landscape and gardening adjoining, with the Fenway, the Charles River Basin, and metropolitan Boston in the distance, these three apartment buildings, linked by a single entrance approach on Chapel Street, which opens into a large lobby and lounging solarium, have a central dining room for residents and their guests, added facilities for private and semipublic parties, squash courts, and a well-equipped gymnasium.

**Kindergarten Provided**  
To make the care of the home easy and a pleasure is one of the principal aims to be accomplished, James D. Henderson of Henderson & Ross explained to a representative of The Christian Science Monitor.

"To fulfill to the last detail the modern requirement of service, which, in the progress of the housing evolution, has developed so many ramifications that there remains little which cannot be obtained at the touch of the electric button, has been our ambition," he said. "A unique addition to this service is the establishment of a kindergarten which will be conducted in the apartment and to which all residents may send their children. There is likewise a children's playroom, equipped with every modern appliance to entertain and to instruct, where mothers may send their children for a few hours daily, and be assured that they will be cared for by competent matrons."

"Every care has been taken to relieve the burdens of the housewife. One novel feature is the 'pocket edition' kitchen in which one can without actually moving from one spot prepare an entire meal. There is likewise the community kitchen conducted as a part of the apartment service by which one may have his meals served in his room."

**Community in Itself**  
The tenants of 264 apartments comprise in themselves a regular community, and it has long been the idea to meet their collective as well as individual needs so that all the requirements might be filled as nearly as possible from within the building.

Among the conveniences thus supplied will be a grocery department from which one may order direct for immediate delivery, maid and valet service obtainable by the day or hour, a fully equipped workshop which the tenants may use freely, mechanical refrigeration, a news and theater ticket agency, and 25 additional furnished apartments which may be rented for the day or week for the guests of the residents.

"Indicative of the great interest which this unique apartment project has aroused is the fact that every week-end now brings 500 to 800 persons to inspect it. With many of the rooms already completed and furnished, it is expected that the major will be finished by early June."

**FLORIST-IN-THE-BOTTLE**  
PERFUME SHOP  
4 NORTH MICHIGAN AVE.  
CHICAGO  
FINE "TOILETTERIES"  
EXCLUSIVE HEADQUARTERS FOR  
BLOOM'S ORIGINAL

**Flower-In-The-Bottle**  
Perfumes and Toilet Waters  
Ask for booklet "Smart Appearance"  
Third Floor—The Tower Building  
CHICAGO

**For**  
**DINNER TONIGHT**  
The best of food, deliciously cooked, daintily served, amid pleasant surroundings. At the dinner you wish it. That means dinner at

**Parker's Cafe**  
HYDE PARK BOULEVARD AT  
LAKE PARK AVENUE, CHICAGO  
Luncheon 60c Dinner \$1.00  
Special Sunday Dinner \$1.25  
Telephone Kenwood 2556 and 6316

**The Piccadilly**  
440 Two 3rd Building  
410 South Michigan, Chicago  
Chicago  
LUNCHEON AFTERNOON TEA  
DINNER  
Table d'Hôte and a La Carte  
MR. LEON MARX, Violinist  
and  
MRS. MARX, Pianist  
will play from 6 to 8 o'clock  
every evening

**ILLINOIS MERCHANTS TRUST COMPANY**  
A consolidation of the Illinois Trust and Savings Bank,  
The Merchants Loan and Trust Company and  
The Corn Exchange National Bank  
LA SALLE, JACKSON, CLARK AND QUINCY STREETS - CHICAGO

**THE STEVENS BUILDING RESTAURANT**  
ENTIRE EIGHTH FLOOR  
17 NORTH STATE STREET  
65¢ LUNCHEONS  
DOLLAR DINNERS  
THOROUGHLY GOOD FOOD

**Boy's**  
"FLOWERS OF LASTING BEAUTY"  
5006 Sheridan Road at Argyle  
CHICAGO

**SHIRLEY HAT SHOP**  
Individual Styles  
Moderately Priced  
4307 Broadway, Chicago

**Pure**  
Tasty!  
Creamy!  
Oh, so good!

**BOWMAN DAIRY COMPANY MILK**  
of course!  
CHICAGO

**THE AMBER PIE**  
118 EAST SUPERIOR STREET  
Tel. Superior 0007  
At the northwest corner of Superior Street and Michigan Boulevard  
CHICAGO  
We serve for the individual business person a most appetizing, delicious and generous  
LUNCHEON 25 CENTS  
Excellent dinners in quiet and homelike surroundings \$1.00  
Chicken Dinner Sundays \$1.25  
AMBER SWEETS  
Delicious home-made candies  
20c pound. 25c half pound.  
Parcel Post. 90c pound.

**THE AMBER PIE**  
SHERIDAN PLAZA BLDG.  
4611 SHERIDAN RD.  
CHICAGO  
Flowers of Quality  
For all occasions at reasonable prices.  
Telephone: Edgewater 2470

**Albert Hall**  
FLORIST  
SHERIDAN PLAZA BLDG.  
4611 SHERIDAN RD.  
CHICAGO  
Flowers of Quality  
For all occasions at reasonable prices.  
Telephone: Edgewater 2470

Established 1894  
**EUGENE M. BORNHOF**  
SIGN WORK  
BROKERS'  
BLACKBOARDS  
Telephone Wabash 2337-0088  
"The Bookers" Chicago

**Send Flowers**  
Whatever the occasion, you are certain that flowers will carry your message of gratitude, good cheer, and love. Let Wienhoeber's flowers carry your message.

Orders to points outside of Chicago are handled through our dispatch service. When out of the city, ask your florist to telegraph Wienhoeber for prompt service in Chicago.

**George Wienhoeber**  
FLORIST  
41 S. Wabash Ave. Randolph 2120  
32 E. Monroe St. Randolph 1180  
28 N. Michigan Blvd. Randolph 1720  
CHICAGO  
Charge Accounts Solicited

**POTATO ACREAGE REDUCTION FORECAST**

**New England Crop Service Issues Bulletin**

**WAKEFIELD, Mass., March 25**—A reduction of 8 per cent in the potato acreage of New England in the coming season is forecast in an announcement yesterday by the New England Crop Reporting Service of the United States Department of Agriculture.

The forecast is based upon reports received from farmers throughout the territory.

Maine, the largest potato-producing State of New England, is planning a 10 per cent reduction, it was said. In all the New England states, except New Hampshire, a decreasing acreage is indicated.

The decreases compared with a reduction of four per cent for the Nation, it was stated, which will bring the national acreage to the lowest point since 1908. Yields above average will be needed to supply the needs of the country, the statement said.

**"CATARACTION"**  
The Safe Way to Wash the  
Most Clothes Cleanest  
in the Least Time

**1900**  
**Cataract Washer**

We sell the  
Kratz Oscillator  
Easy Vacuum  
Kratz Cylinder  
Woodrow and others  
1900 Ironing Machine  
Eureka and Hoover Cleaners

**Easy Payments**  
**A. W. KRATZ**  
CHICAGO  
3409 W. Madison Street  
4031 W. Madison Street  
4055 Milwaukee Avenue  
2934 Lincoln Avenue  
Davis Electric Shop  
3403 Fullerton Avenue  
Phone Nevada 1450  
Factory Sales and Service

**Assurance**  
When sending your things to be cleaned, it's nice to have the assurance of 70 years of full responsibility.

The workmanship and service of COOK & McLAIN have been the choice of careful people since 1854.

**PHONE**  
NORTH LAKEVIEW 6300 SOUTH DEXTER 1249

**COOK & McLAIN**  
Pioneer Cleaners & Dyers  
3320-42 NORTH CLARK ST.  
CHICAGO

**C & S CAFETERIAS**  
CHICAGO  
Noted for their great variety of wholesome food,  
deliciously prepared. Moderate prices—  
Refined surroundings.

No. 1 Located at 1207 Dearborn Street.  
No. 2 Located in a ground floor corner of The Copeland, Sheridan Road at Argyle. Three blocks from a Christian Science Church. North Side buses stop in front of Cafeteria.  
CONTINUOUS SERVICE SUNDAYS AT NO. 2 ONLY.

**CARSON PIRIE SCOTT & Co**  
CHICAGO  
Charming Silk Negligees  
New Styles in Three Lovely Fabrics  
\$8.95 Each

Graceful negligees of colorful crepe de Chine are edged with row on row of lace. Negligees of striped silk eponge in bright shades have deep roll collars and are very "tailored."

Coat-like negligees of changeable satin are edged all around with pleated frilling. Very unusual at \$8.95 each.

Many Styles to Choose in a Special Group of Negligees at \$10.75 Each

There are negligees of rayon in stunning stripes—they are tailored in style. Then, crepe de Chine negligees elaborately trimmed with creamy lace. Another style of heavy crepe de Chine is trimmed with fagoting. \$10.75 each.

Third Floor, North



# SUNSET STORIES

## How Jimmy Got a New Suit All for Himself

EVERY spring so far back as Jimmy could remember Johnny had had a new suit of clothes, and Jimmy had had Johnny's old suit of clothes. To be sure, Johnny's old suit was cleaned, and pressed, and the buttons were looked over, and it was almost like a new suit. That is the way it is in some families.

If you have an older brother, just a year or two older than you are, your mother may hand on to you all your older brother's clothes as each year he larger grows.

For your brother's clothes, you know, stay the same and do not grow. And each year you are, you see, just the size he used to be.

But this is not like having a new suit all for yourself, and although Jimmy was very well satisfied with a new suit that had been Johnny's new suit the spring before, he sometimes thought he would like to have a new suit that had never been Johnny's new suit at all. It would be very satisfactory, thought Jimmy, to have a new suit right out of the clothing store.

Now you must think of Johnny's and Jimmy's house as having a back yard with a tree and a swing in it, and of how Johnny's and Jimmy's father and mother decided to have the fence painted, and of how this was done one day when Johnny and Jimmy were away at school. A painter came in a white suit with spots of differently colored paint all over it, and he painted the fence a beautiful green color. When he had finished the fence he had some beautiful green paint left, and it was not

## LANCASHIRE BEGINS PROMISING INDUSTRY

MANCHESTER, Eng., March 4 (Special Correspondence)—It is reported here that a new industry for Lancashire has been under consideration for some time by the county agriculturists, and that negotiations have so far advanced that a big effort is to be made during the coming summer to begin the growing of sugar beets.

Representatives of the National Farmers' Union who approached a Liverpool firm of sugar refiners, have been given the assurance that if the Farmers' Union would guarantee the delivery of 5000 tons of beets during the current year, the requisite plant for converting the beets into sugar would be provided. It is stated that the Lancashire farmers will, as a preliminary, guarantee a minimum of 500 acres for beet cultivation, which will on the average yield of 10 tons an acre, produce the required 5000 tons.

## OPTIMISTIC FORECAST FOR IRISH FREE STATE

DUBLIN, March 12 (Special Correspondence)—Speaking at the annual dinner of the Irish Free State branch of the London Association of Accountants, Senator Sir Thomas Grattan Esmonde was in a resolutely optimistic mood. Responding to the toast of the Irish Free State and Legislature he stated that "it was only right to let it be known that the people of the Irish Free State were absolutely determined that their country should occupy its proper position in the nations of the world."

He spoke of the present heavy weight of taxation that was crushing the life of the country; but he added his faith that the worst was over. "In a few years' time—five or ten years at the outside—we will not," he added, "know our own country. We have been through a bad time; but all that is now behind us."

## Vaughan Atlantic Laundry Co.

J. W. WHITEHILL, Prop.  
"Sneak-White Family Washing"  
Wet wash—Rough dry—Finished  
570 E. WATER ST. MILWAUKEE

## TRESTER ELECTRIC SERVICE

Prompt—Efficient—Dependable  
Electrical Construction  
Motor Repairing  
TRESTER SERVICE ELECTRIC CO.  
85 Oneida St., Milwaukee Broadway 4500.  
Prompt Attention Given to General Repairing.

## CALLAWAY FUEL CO.

MILWAUKEE

## MILWAUKEE COMMERCIAL

427 Grand Ave. BANK  
MILWAUKEE  
"The Peoples Bank of Service"

## FIELDS

109 Wisconsin Street, Milwaukee  
SMART APPAREL  
ATTRACTIVELY PRICED

## Prasser

NATIONAL AVE., COR. 4TH AVE.  
Do justice to yourself and get your prices before you buy.  
MILWAUKEE WISCONSIN

## PRIVY COUNCIL DECISION ASKED

JERUSALEM, March 3 (Special Correspondence)—A delicate point of international law has been raised in the High Court of Palestine, and may be determined by the British Privy Council, in connection with the extradition of the accused to Italy.

The extradition proceedings were conducted in the Jerusalem district court, accused being represented by the ablest lawyers in Palestine, Horace B. Samuel, Bernard Joseph, and Harry Seidner. After numerous hearings, which dragged over a period of more than two months, the extradition of the accused to Italy was ordered, the judge finding that there was sufficient evidence to warrant the accused standing trial.

## THE ROBERTS COMPANY

Insurance Underwriting  
ROBERTS BUILDING JACKSON AT MARTIN  
MILWAUKEE

## THILL'S HAND LAUNDRY

135 ONEIDA STREET  
Phone Broadway 333 Milwaukee, Wis.  
FINE HAND WORK

## "Say it with Flowers"

E. WELKE CO.  
"The House of Roses"  
113 Upper Third Street, MILWAUKEE, WIS.

## Copper Kapper

"The Neighborhood House of America"  
OUT-OF-TOWN SERVICE DEPARTMENT  
Wells Building 124 Wisconsin Street  
MILWAUKEE

## HARRY E. WEBER, INC.

Operating  
STEWART-WARNER  
Products Service Station  
148-4 Jefferson St. - MILWAUKEE  
Tel. Broadway 3411-3412

## The Pluckhan Shops

407-9 Milwaukee Street, Milwaukee  
Summer wash dresses—Ginghams—English Prints—English Broadcloth—Dotted Voile—all the dainty new shades.  
Priced from \$14.50 to \$22.50

## Schwartz

SPRING DISPLAY  
of  
GOWNS, FROCKS, COATS  
and Millinery delightfully smart  
410 Milwaukee St  
Milwaukee

ried of more than two months, the extradition of the accused to Italy was ordered, the judge finding that there was sufficient evidence to warrant the accused standing trial.

## THE LIBRARY

The Public Library and the Chamber of Commerce  
An Example of Civic Co-operation  
By CLARENCE E. SHERMAN  
Assistant Librarian, Providence Public Library

DURING the last decade there has developed a consciousness of the value of the printed page as a working tool. Public libraries have always had important functions as depositories of letters and letters and dispensers of reading for culture, education and recreation. But the application of print to industry—textiles, metal trades, leather trades, agriculture, etc.—with a growing bibliography on such subjects has been followed by a similar development in the field of applied economics—business.

## SOUTH AFRICA FINDS PLATINUM DEPOSITS

CAPE TOWN, Feb. 20 (Special Correspondence)—The much-discussed platinum deposits in the Lydenburg district of the Transvaal were the subject of a carefully prepared paper read by two well-known South African savants, Dr. P. A. Wagner and Dr. E. T. Mellor before the Scientific and Technical Club of Johannesburg recently.

The paper affirmed that occurrences of platinum had been found over a tract of country from 60 to 100 miles long along two fairly well defined horizons. On the lower one, platinum occurred as a primary constituent of remarkable iron-rich dunit, and in alluvial deposits derived from their disintegration, the conditions under which it occurred being very similar to those in the Ural Mountains, where 95 per cent of the world's platinum supply came from before the war, and Colombia. There was a close parallel in comparison between the Transvaal and Uralian occurrences.

## HOUSEKEEPERS GET DIPLOMA IN AUSTRIA

VIENNA, March 10 (Special Correspondence)—Those who desire to graduate as housekeepers and become entitled to a diploma in Austria can now do so, according to a decree just made public by the Minister of Education. These examinations are held in the Women's Upper Schools, which are graded with the Gymnasiums and Realschulen. These two latter schools lead directly into universities.

Apart from the usual home work and the written and verbal examinations, there is also a practical test which deals with the care and education of children and includes the cooking of a complete meal. In the written examination proficiency must be shown in one modern language, which may be substituted for the usual Latin course as taken in the Gymnasiums and Realschulen.

## THE MUNSON-KENNEY CO.

DISTINCTIVE  
AWNINGS  
"WE FOOL THE SUN"  
460-BROADWAY - MILWAUKEE  
TELEPHONE - BROADWAY 550

## Grace Cleaning Shop

FOR WOMEN'S  
WEARING APPAREL  
377 Jefferson Street  
Milwaukee  
Grace M. Yoss Phone B'way 1502

## QUALITY COOKIES

Good - Always Fresh  
QUALITY BISCUITS CO. MILWAUKEE

## EMMA LANGE, INC.

HOTEL FRISTER,  
MILWAUKEE  
SPRING GOWNS, WRAPS  
ENSEMBLE SUITS

## Kanhattan's

GINGER ALE  
Bottled with sterilized Ozone Water.  
A case will convince you of  
"The Better  
Kind of Drink"  
70 27th Street, MILWAUKEE  
Tel. West 205

## Paid Advertisement

Wls. who has paid \$42.00 for this advertisement.

## BENJAMIN W. REYNOLDS

Judge of the Municipal Court  
Milwaukee County  
Election, April 7th

## Gridley

Published in behalf of Benjamin W. Reynolds, candidate, address 3114 Grand Ave., Milwaukee.

## The Library

The Public Library and the Chamber of Commerce  
An Example of Civic Co-operation  
By CLARENCE E. SHERMAN  
Assistant Librarian, Providence Public Library

The chamber of commerce, this great organization, with its close relation to the business interests of the community, with its membership including the leading and most active business men in the city, and maintaining permanent quarters visited by hundreds of business men daily—this was the ally most efficiently equipped and most strategically located.

Deposits of Books Tried  
In several cities, the public libraries established relations with the local chambers of commerce, with the result that deposits of books were placed in the chambers for the use of the members somewhat on the same basis that deposits had been made in schools and in industrial plants. At first it was expected that there would be a prompt response. But in this there was disappointment. The books were located either in the secretary's office, or in a more public room, they were behind closed glass doors. In any event there was an absence of trained book interpretation, there was no one present to encourage and develop an interest in them. In most of the instances where such deposits were introduced, they have sooner or later been discontinued.

Still other methods have been tried in the co-operation between chamber of commerce and public library in the development of book service to the business man. At Pittsburgh, for example, there has been a deposit station of the public library in the Chamber of Commerce in charge of an attendant furnished by the chamber.

## Providence's "Experiment Supreme"

But is has remained for Providence to introduce the "experiment supreme" in the co-operation of public library and chamber of commerce in the propagation of books and information service for the business man, in other words the permanent Business Branch serving the entire community on the usual public library basis of "free to all on the same terms." Like many other cities, Providence went through the "deposit" stage in the development of the relations between the Providence Public Library and the Providence Chamber of Commerce. A collection of 250 books on business subjects, shelved in a glass-front bookcase was placed in the open room of the chamber, and the members were invited to obtain the key from the secretary's office and browse or take books to house or office. The response was almost negligible. On the other hand, the advertising value was of no little significance. The officials of the chamber and a considerable number of the active members

## THE DELICIOUSNESS OF FRANKLIN

Milk—Cream—Butter—Buttermilk  
Cottage Cheese—Ice Cream  
Is surpassed only by their purity.  
FRANKLIN CO-OPERATIVE  
CREAMERY ASSN.  
MINNEAPOLIS, MINN.  
Dupont 2271 Cherry 3335

## J & Service

SPECIALIZING IN FINE LAUNDRY  
Dress 022  
MINNEAPOLIS, MINN.

## Edith M. Shaw

Novelty for Prizes  
Stamping and  
Embroidery  
201 Iron Block Milwaukee

## Speich Stove Repair Co.

Distributors  
"Reliable" and "Quick Meal"  
GAS RANGES  
With Loxon Oven Heat Regulator  
Front and Back Vent  
1/2 Block South of Gimbel's  
MILWAUKEE

## For Spring Openings

and  
Business Announcements  
of all kinds  
L. Breithaupt Printing Co.  
457-59 Broadway, Milwaukee

## CLOCKS

Bunde & Upmeyer Co.  
Jewelers—Milwaukee  
Where Quality is Always Represented

## Gridley

Published in behalf of Benjamin W. Reynolds, candidate, address 3114 Grand Ave., Milwaukee.

## BENJAMIN W. REYNOLDS

Judge of the Municipal Court  
Milwaukee County  
Election, April 7th

## Gridley

Published in behalf of Benjamin W. Reynolds, candidate, address 3114 Grand Ave., Milwaukee.

## The Library

The Public Library and the Chamber of Commerce  
An Example of Civic Co-operation  
By CLARENCE E. SHERMAN  
Assistant Librarian, Providence Public Library

The chamber of commerce, this great organization, with its close relation to the business interests of the community, with its membership including the leading and most active business men in the city, and maintaining permanent quarters visited by hundreds of business men daily—this was the ally most efficiently equipped and most strategically located.

Deposits of Books Tried  
In several cities, the public libraries established relations with the local chambers of commerce, with the result that deposits of books were placed in the chambers for the use of the members somewhat on the same basis that deposits had been made in schools and in industrial plants. At first it was expected that there would be a prompt response. But in this there was disappointment. The books were located either in the secretary's office, or in a more public room, they were behind closed glass doors. In any event there was an absence of trained book interpretation, there was no one present to encourage and develop an interest in them. In most of the instances where such deposits were introduced, they have sooner or later been discontinued.

Still other methods have been tried in the co-operation between chamber of commerce and public library in the development of book service to the business man. At Pittsburgh, for example, there has been a deposit station of the public library in the Chamber of Commerce in charge of an attendant furnished by the chamber.

## Providence's "Experiment Supreme"

But is has remained for Providence to introduce the "experiment supreme" in the co-operation of public library and chamber of commerce in the propagation of books and information service for the business man, in other words the permanent Business Branch serving the entire community on the usual public library basis of "free to all on the same terms." Like many other cities, Providence went through the "deposit" stage in the development of the relations between the Providence Public Library and the Providence Chamber of Commerce. A collection of 250 books on business subjects, shelved in a glass-front bookcase was placed in the open room of the chamber, and the members were invited to obtain the key from the secretary's office and browse or take books to house or office. The response was almost negligible. On the other hand, the advertising value was of no little significance. The officials of the chamber and a considerable number of the active members

## 2 1/2% INTEREST

on Checking Accounts  
THE MINNESOTA LOAN  
AND TRUST COMPANY  
405 Marquette Ave., Minneapolis

## Real Estate Insurance

CONFIDENTIAL BROS.  
REALTORS  
Minneapolis, Minn.

## IN MINNEAPOLIS

Nicollet Shopping District

## Luncheon Pastries

Famous Ivey Chocolates  
Ivey's  
927 Nicollet. Atlantic 3055

## Women's and Girls' SHOES and SLIPPERS

for all occasions.  
Pierce Naturalized Shoes  
are comfortable and stylish  
GEO. A. PIERCE, Inc.  
827 Nicollet Avenue

## THE GIFT LOFT

THE VOLLAND BOOKS, sweet in thought and full of color. "What Shall I Buy?" Boxes for happy indoor hours.

## The T. M. K. SHOP

74 South 9th Street  
Just a step off Nicollet  
Corsets Corsettes Brassieres  
Prices Are Moderate  
MISS KLABO At. 4443

## Individuality in Women's and Children's Apparel and Accessories

will satisfy the most fastidious taste at  
C. & A. KIMMONS  
Nicollet at Seventh

## MISS BLASSELL'S SHOP

100-1004 Plymouth St. St. Louis  
Luncheon 11 a. m. to 2:30 p. m.  
Dinner 5 p. m. to 7:45 p. m.  
Sunday Dinners a Specialty  
Arrangements made for afternoon or evening parties.  
Phone Granville 6517

## THE STEVENS SHOP

Smart Apparel for Women and Misses  
920 Nicollet Avenue 2nd Floor

## LUMBERMEN AID FORESTRY

Fraternal Order Outlines Extensive Public Education Campaign

ST. LOUIS, March 12 (Special Correspondence)—The international headquarters here of the Consolidated Order of Hoo-Hoo, lumbermen's fraternal organization, is planning an extensive program of education in forest preservation and extension. H. R. Isherwood, international secretary, said there would be a general movement through the Boy Scouts to interest the public in forestry. Dinners will be arranged, at which Government foresters will explain the importance of conservation, and trees will be furnished for planting on "Arbor Day."

Mr. Isherwood says that he is in touch with 41 clubs, in as many cities, assuring him that this activity will be widespread. The Hoo-Hoo president, James H. Allen, of St. Louis, has appointed Alton J. Hager of Lansing, Mich., one of the supreme nine officers of the organization, as a special representative of the lumbermen to join the national forestry service in its work of mobilizing public opinion. Mr.

During the first year, the business branch has slowly but surely won a place for itself. Any service which is chiefly of an informational character is difficult to measure in terms of figures. No such automatic record of usefulness is available as there is in the issue of books for home reading, and in a business library, the circulation for outside use is very small as compared with the reference service. Nevertheless, during the first 12 months, nearly 9000 requests for information have been received and about 4000 books have been lent for use outside the building.

At the close of the first year, the collection has grown to 2000 books, and 600 city and telephone directories. The total expenditures for the year amounted to about \$4500. The independent plan of the Newark Business Branch, occupying its own quarters and responsible to no other organization, has many advantages. There are fewer restrictions in the matter of schedule of hours, holidays, expansion, and other problems of policy. Nevertheless, it must be admitted that from the viewpoint of economy—an important factor in the early days of any new venture—much may be said for the Providence plan of co-operation. And furthermore, there is another element, the importance of which is immeasurable. The sponsorship of the Business Branch by the Chamber of Commerce, the indorsement of the value of the printed page in the conduct of business by the leading men of the local business world, lends a prestige to the venture which could be obtained by no other route.

## 2 1/2% INTEREST

on Checking Accounts  
THE MINNESOTA LOAN  
AND TRUST COMPANY  
405 Marquette Ave., Minneapolis

## Real Estate Insurance

CONFIDENTIAL BROS.  
REALTORS  
Minneapolis, Minn.

## IN MINNEAPOLIS

Nicollet Shopping District

## Luncheon Pastries

Famous Ivey Chocolates  
Ivey's  
927 Nicollet. Atlantic 3055

## Women's and Girls' SHOES and SLIPPERS

for all occasions.  
Pierce Naturalized Shoes  
are comfortable and stylish  
GEO. A. PIERCE, Inc.  
827 Nicollet Avenue

## THE GIFT LOFT

THE VOLLAND BOOKS, sweet in thought and full of color. "What Shall I Buy?" Boxes for happy indoor hours.

## The T. M. K. SHOP

74 South 9th Street  
Just a step off Nicollet  
Corsets Corsettes Brassieres  
Prices Are Moderate  
MISS KLABO At. 4443

## Individuality in Women's and Children's Apparel and Accessories

will satisfy the most fastidious taste at  
C. & A. KIMMONS  
Nicollet at Seventh

## MISS BLASSELL'S SHOP

100-1004 Plymouth St. St. Louis  
Luncheon 11 a. m. to 2:30 p. m.  
Dinner 5 p. m. to 7:45 p. m.  
Sunday Dinners a Specialty  
Arrangements made for afternoon or evening parties.  
Phone Granville 6517

## THE STEVENS SHOP

Smart Apparel for Women and Misses  
920 Nicollet Avenue 2nd Floor

## LUMBERMEN AID FORESTRY

Fraternal Order Outlines Extensive Public Education Campaign

ST. LOUIS, March 12 (Special Correspondence)—The international headquarters here of the Consolidated Order of Hoo-Hoo, lumbermen's fraternal organization, is planning an extensive program of education in forest preservation and extension. H. R. Isherwood, international secretary, said there would be a general movement through the Boy Scouts to interest the public in forestry. Dinners will be arranged, at which Government foresters will explain the importance of conservation, and trees will be furnished for planting on "Arbor Day."

Mr. Isherwood says that he is in touch with 41 clubs, in as many cities, assuring him that this activity will be widespread. The Hoo-Hoo president, James H. Allen, of St. Louis, has appointed Alton J. Hager of Lansing, Mich., one of the supreme nine officers of the organization, as a special representative of the lumbermen to join the national forestry service in its work of mobilizing public opinion. Mr.

## 7247

W. Y. COOK, President  
The Empire Printing Co.  
The Dependable Printing Plant  
Graphic Arts Building  
Kansas City, Mo.

## MOVING A-B-C STORAGE

POOL CARS  
AUTOS  
2ND FLOOR  
PACKING  
PHONE MAIN  
1123  
SHIPPING

## Lloyd's Daylight Silk Shop

REMOVAL SALE  
Now in progress.  
Will be in new location in  
STARS BUILDING  
about March 15.

## Remodeling Special Orders

428 Altman Building, Kansas City  
Delaware 1699

## FINE WALL PAPERS

PAINTS—VARNISHES—SUPPLIES  
Kansas City Wall Paper  
& Paint Co.  
Tel. Harr. 1046 "TPC" KANSAS CITY  
1321-23 Main St.  
ASK YOUR DECORATOR

## Lee Bell

LOW OVERHEAD—REASONABLE PRICES  
204 KANSAS CITY ATHLETIC CLUB BLDG.  
KANSAS CITY, MO.

## K. C. House and Window Cleaning Co.

EDWARD E. CARPENTER, Mgr.  
Phone Victor 4680 KANSAS CITY

## Quitting Business Sale!

LEASE EXPIRES  
Entire Stock must go, regardless of cost.  
HERMER CLOTHING CO.  
1206-08 GRAND AVE.  
KANSAS CITY, MO.

## Geo. Muehlebach & Sons

Grocers  
315 E. 55th St.—3215 & 17 Troost Ave.  
Hiland 8030 H. P. 0290  
KANSAS CITY, MO.

## Shampooing, Marcelling, Manicuring Permanent Waving

Jewell Beauty Parlor  
MISS MANG  
Expert Operators  
Hyde Park 6180  
210 Jewell Bldg., Armour at Troost,  
Kansas City, Mo.

## Furniture-Rugs-Draperies

Direct from Wholesale houses and factories to you at small profit. Saving of 20% to 50%.  
Household Goods Replenished  
D. C. MAIN FURNITURE CO.  
1109 Main St., Kansas City, Mo. Hyde Park 2600  
Upholstery and Furniture Repairing

## A. Novell

FLORIST  
Phone Harrison 3985  
Southwest Corner 11th and McGee Sts.  
KANSAS CITY, MO.  
Call Us for Good Flowers and Plants

## Mindlin

3219-21 TROOST  
MILLINERY  
NOVELTIES  
Kansas City, Mo.

## Walk-Over

Men's and Women's Shoes  
Leven-Leven Walnut, Kansas City, Mo.



## Roosevelt Memorial for Study of Birds Nears Completion

Audubon Societies Will Guard Sanctuary at Oyster Bay From All Possible Disturbances

New York  
Special Correspondence  
LABORATORY where ornithologists can study the habits of North American birds undisturbed by the clamor of civilization is nearing completion at Oyster Bay, Long Island. It is the Roosevelt Memorial Bird Sanctuary, the gift of Emile Roosevelt, a cousin of Theodore Roosevelt, to the National Association of Audubon Societies.

A plot of 12 acres has been set aside and surrounded by a heavy steel netting, surrounded by three strands of prickly barbed wire to keep out cats and small boys. Attracting devices such as feeding stations, bird baths, and bird houses have been installed and everything possible done to attract a large variety of birds to the reservation.

Dr. Eugene Swope in Charge  
It will be jealously guarded against disturbance of every kind. All those wishing to enter will have to show their credentials to Dr. Eugene Swope, resident ornithologist in charge. If they are members of the Audubon Society or bona fide bird lovers or naturalists they will be allowed to enter—provided they do it quietly. Within the sanctuary laughing and loud talking will be taboo. Crowds will be frowned upon, and the merely idle curious will be frankly excluded.

The dyed-in-the-wool bird lover it will be a spot to gladden the heart, for he will be furnished with countless nooks where he can secrete himself and observe the daily habits of birds without having to put up with the numberless frightening interruptions which exasperate the naturalist and bird alike.

The Court of the Fountain  
In one portion only will the general public be allowed. That is the Court of the Fountain, a beautiful formal garden to be planted with trees and shrubs and centered by an exquisite bit of statuary from which water will trickle in a shining cascade. It has been executed by Beatie Potter Vonnoh, well known sculptress, and shows two children feeding and watering pigeons.

At present these improvements are still in process of construction. The three strands of barbed wire are still to be added to the cat-proof fence, water piped to the bird baths in various parts of the sanctuary, the Court of the Fountain planted, and the statue erected.

Dr. T. Gilbert Pearson, president of the National Association of Audubon Societies, hopes to hold the formal opening and dedication this summer. The project, however, is hampered by lack of funds and unless an additional \$10,000 can be raised by June the completion of the sanctuary will be put off another year.

In addition to furnishing a laboratory where ornithologists can study bird life, the sanctuary will also serve as a memorial to Theodore Roosevelt's great interest in wild life. The little cemetery in which he is buried lies just north of the reservation. Prior to the purchase of the tract by Emile Roosevelt, the real estate company which owned it was making plans to divide it up into lots. This meant that garbage and ash cans and the Monday morning wash would form the background to the cemetery. Rather than have this happen, Emile Roosevelt bought the entire section and presented it to the Audubon Society.

Trees Planted by Friends  
An interesting feature of the reservation will be the memorial grove, each tree of which is to be planted by some very close friend of Theodore Roosevelt or by an organization with which he was closely allied. Those who have planted trees already are Dan Beard, chief Scout of the Boy Scouts of America; the Boy Scouts of New York State; the New York Bird and Tree Club, and the pupils of the Cove School, which the Roosevelt children attended.

Already the birds in the district seem to be taking to this new home, for several species which have been absent from Long Island for a number of years have been noticed flitting about, reconnoitering. Every year the northward flight of birds splits in two parts in southern New Jersey to avoid the densely populated district along the coast. One section goes through Pennsylvania and the other swings east over Long Island. They stop there for the night and if they can find suitable nesting places they stay. More often than not, however, they don't find things to their liking and they move on to the quieter climes in the north. It is hoped that conditions will be so ideal in the sanctuary that many of these birds will abandon further flight northward and settle down for the summer nesting. Thus it will be that naturalists will have a "laboratory" fully equipped and supplied with every species of North American birds indigenous to the region.



Photograph © Beatie Potter Vonnoh  
Fountain Statue by Beatie Potter Vonnoh, Which Will Stand in Court of Roosevelt Memorial Bird Sanctuary, Oyster Bay, Long Island.

## POLICE FORCES IN IRISH FREE STATE TO BE AMALGAMATED

DUBLIN, March 4 (Special Correspondence)—Dail Eireann recently spent a day on the committee stage of the police forces amalgamation bill, which is now practically put into the shape in which it will be sent to the Senate, by whom it is not expected that any changes will be introduced. The bill is being received as a matter of ordinary routine, but it is, in fact, a highly significant measure, revealing the tendency of events in the Free State today.

The purport of the bill is to expunge the old-established and (of its kind) famous Dublin Metropolitan police as a separate organization, and to throw that force into the national "Civic Guard" in one unified force under the absolute control and direction of the Ministry for Justice. The city of Dublin, it must be said, never had, in former times of British control, much to say in the matter of its police. It used to be said that, when freedom came, the citizens would gain control of their police. Now that that freedom has come, the city has lost—or will immediately lose—even so much as the affiliation of its name to its police, to say nothing of the loss of all possibilities of control.

When in need of electrical chandeliers for your home or to replace old ones, see us. Reasonable prices. H. GOOD, Mer. Harrison 2015  
1421 Grand Ave.

WESTERN CHANDELIER COMPANY  
When in need of electrical chandeliers for your home or to replace old ones, see us. Reasonable prices. H. GOOD, Mer. Harrison 2015  
1421 Grand Ave.

PERKY BROS.  
TRANSFER & STORAGE CO.  
Benton 1066 Benton  
SHIPPING STORING  
KANSAS CITY, MO.

MOVING PACKING  
LIERTZ & SON  
STORAGE, KCMO. PACKING  
"Like Eating at Home"  
Mrs. Wagner's Cafeteria and OLD CRIES SHOP  
3210 Troost Ave., Kansas City, Mo.  
Old Prints, Price-Reduction

Byrn's Boot Shop  
Smart Footwear for Women  
1016 WALNUT STREET  
KANSAS CITY, MISSOURI

REMARKABLE LINE OF GRAND PIANOS  
Including the Mason & Hamlin, Chickering and the Duplex. The only store in Kansas City selling both the Victor and Brunswick products complete musical service  
Wunderlich  
3018 GRAND, KANSAS CITY

MANHATTAN OIL CO.  
33 West 10th St.—Delaware 2014  
KANSAS CITY

## BRITISH EMPIRE WOMEN LINK UP

London Meeting Urged for Women at Same Time as Imperial Conference

Special from Monitor Bureau  
LONDON, March 13—Resolutions recognizing the desirability of furthering the organization to link up the women of the British Empire in regard to all matters affecting their common citizenship, and urging that a conference of Empire women should be held in London concurrently with the sitting of the Imperial Conference, in order to review the conditions of Empire citizenship were passed at a conference convened by the British Overseas Committee of the International Woman Suffrage Alliance which was held recently in London.

Mrs. Corbett Ashby, president of the International Woman Suffrage Alliance, who presided, explained that the present British Overseas Committee had originally developed from a much older organization, the British Women Citizens' Dominions Union, formed to bring women of the British Dominions together in days when nearly all these women were disfranchised. The situation was now considerably changed. With the exception of South Africa, Newfoundland, and Quebec, all parts of the British Empire had now enfranchised their women.

A Central Organization  
Miss Chave Collinson of Australia pointed out that at the Imperial Conference the various prime ministers sometimes represented only male electorates, and therefore it was imperative to have a body flying the flag of the women of the Empire at the London headquarters to represent to these conferences the organized point of view of the women of the British dominions. Such representation was especially needed in the case of women's organizations which could not affiliate directly to the International Woman Suffrage Alliance, because their constitution did not permit of such affiliation, but which could be attached to a central bureau such as was now under consideration.

The growth of the Empire, and the increased rapidity of modern travel, all combined to suggest London as the best place in which to set up this central organization, where practical information on the needs of women in all parts of the Empire could be systematically arranged and distributed. The methods employed for this purpose would include the co-ordination of existing societies, better understanding of the needs of the women of the Empire, and education in the more definite use of the vote.

Mrs. Rischbeth, president of the Australian Equal Citizenship Federation, described how, after the war, the problem of deserted wives became a very grave question in Australia, and was legislated for by the passing of the Reciprocal Maintenance Act in 1920, which became law in every one of the Australian states, with the exception of Victoria, and also in New Zealand, South Africa, Canada, and other of the British dominions, however, similar legislation had not yet been carried, and until legislation on this point became uniform throughout the British Empire, the problem of desertion could not be satisfactorily solved.

A New Relation  
A new relationship had now grown up between the overseas dominions. The president of the club, Mrs. Ellen Hagen, welcomed the members and guests present, saying that she rejoiced that the idea the council had had so long at heart, a club where all nations might meet in harmony, was successfully launched. Then Mayor Lindhagen in a simple speech consecrated the club to the high ideal of universal unity and love.

PERMANENT WAVING \$15.00  
MARCELLING A SPECIALTY  
Lucille Wenisch  
Parisien Salon  
1111 Grand Ave., Gate City Nat'l Bank  
Victor 8693 Kansas City, Mo.

Ad-let-rize Your Business  
Grace V. Strahm Letter Co.  
Perfect Reproduction of Letters and Rapid Printing  
202 Graphic Arts Building Main 3251  
KANSAS CITY, MO.

THOMAS DODS  
CLEANING & DYEING WORKS  
Telephone Hyde Park 7441  
4000 Main Street  
KANSAS CITY MISSOURI

The Sign of Musical Prestige  
Brunswick  
PHONOGRAPHS AND RECORDS  
THE BRUNSWICK SHOP  
1109 Walnut Kansas City, Mo.

MONKEY  
CLEANERS AND DYERS  
3120-22 Troost Avenue  
KANSAS CITY, MO.

"Say it with Flowers"  
W.J. Barnes  
FLORIST, KCMO  
2618 and Euclid  
KANSAS CITY, MO.

"Banish the Burden of Baking"  
Buy Better Bakery Bread  
Always FRESH and DELICIOUS!  
SMITH'S HOLSUM  
KANSAS CITY

GUARANTEED COAL  
"Genuine" Old Ben Furnace, \$10.00  
Grand Smelter, Harrison 9086  
J.H. LEONARD  
Coal Co.  
2021 Forest, Kansas City

O.E. RENFRO  
LUMBER CO.  
All Kinds Building Materials  
Including  
GENUINE WHITE PINE  
3900 East 15th Street  
KANSAS CITY, MISSOURI  
Phone Benton 7200

and Great Britain, fostered partly by the World War, and partly by the evolution gained from self-government. The Empire now comprised a variety of administrations, crown colonies, dependencies and mandated territories, and there was urgent need for a closer and more sympathetic study of all these types of government so that the consolidated basis between Great Britain and her dominions could be increased and strengthened.

Delegates from Canada, South Africa, Australia and Newfoundland joined in the discussion which followed at the close of the speeches. Mrs. Minden Cole of Montreal emphasized the uphill work now being carried on in Quebec and during the last 20 years, women in Quebec she recalled, had no political or legal status whatsoever, and education had not yet been made compulsory there.

Mrs. Carmel Jones, of New Zealand, suggested the establishment of a central bureau in each large city of the overseas dominions, which would be in touch with the Government of the country, and directly affiliated to the London headquarters.

Dame Millicent Fawcett, who was received with cheers, stressed the importance of more constant and detailed information between the mother country and the dominions, and maintained that no Englishwoman's political education was complete until she had made her home for a varying period in one of the overseas dominions. She herself had been privileged to spend nearly a year in South Africa after the Boer War, and had found the experience of the greatest educative value.

JUGOSLAVIA TO ERECT FACTORIES TO PRODUCE OPIUM PREPARATIONS

BELGRADE, March 1 (Special Correspondence)—Since the second opium conference of the League of Nations at Geneva, a movement has arisen here which may have important repercussions in Yugoslavia. Hitherto Yugoslavia has exported raw opium, while importing chemical preparations from opium at high prices. Yugoslav opium, however, is now recognized as one of the best for chemical purposes, because it contains a very large quantity of alkaloid ingredients. Also, it is not used for smoking, and the whole yield could be used for pharmaceutical purposes.

Many home firms are therefore taking up this question with the intention of erecting factories for the preparation of opium as morphium, codain and salts. These would be made up in the country and the opium exported in that form. The Christian Science Monitor correspondent learns in the Ministry of Commerce that the greatest concession will be made so that this industry may be worked up in Yugoslavia as soon as possible.

It is also said that foreign producers of alkaloids are also interested in the construction of these factories. The Yugoslav delegates from Geneva say that the delegates of other states inquired of them as to the possibilities of obtaining opium from Yugoslavia.

## JOHN FRASER

Merchant Tailor  
1409 Walnut St. Tel. Harrison 7876  
KANSAS CITY, MO.

OUR BIG ORIENTAL RUG SALE  
Now in Progress  
Every rug in our collection included  
T. L. DOUGLASS CO.  
1023 Grand Avenue Victor 9270  
KANSAS CITY, MO.

For a Complete Line of  
Nursery Stock  
Such as Trees, Roses, Shrubs, Evergreens, Query Us.  
Telephone Jackson 2216  
PARKER BROS.  
NURSERY COMPANY  
3338 East 68th St., Kansas City, Mo.

The Foods Served in  
Wolferman's Cafeteria  
are identical in quality with those served in the Tiffin Room.  
Six Stars  
Wolferman's  
Cafeteria  
Tiffin Room, Second Floor  
Cafeteria, Third Floor  
1108 WALNUT STREET  
KANSAS CITY, MO.  
Entrance through store.

7% on Savings  
For Nearly 14 Years the  
Greene County Bldg. & Loan Association  
has NEVER paid less than 7%;  
has NEVER had a loss.  
The Keystone of our Security is State Supervision  
925 Baltimore, Kansas City, Mo.  
Tel. Del. 1928  
TOM EVILSIZER, Dir. Mgr.

WATSON CAFETERIA  
Scarritt Building  
KANSAS CITY, MO.

Carter Pleating Co.  
SEWING MACHINE REPAIRING  
EMBROIDERY BUTTON TUCKING  
Beads—Embroidered Threads—Stamped Goods  
Agents for "Fashionable Dress" Patterns  
Send for Catalogue  
Dept. H, 1200 Walnut St., Fourth Floor  
Delaware 8940  
KANSAS CITY, MO.

Alexander Printing Company  
Printers—Publishers  
3130-3234 Troost Avenue  
KANSAS CITY, MO.  
Tel. Westport 2000-2001

GUARANTEED COAL  
"Genuine" Old Ben Furnace, \$10.00  
Grand Smelter, Harrison 9086  
J.H. LEONARD  
Coal Co.  
2021 Forest, Kansas City

"Service and Quality Unequaled"  
OUR WAGONS EVERYWHERE  
CITY ICE COMPANY  
OF KANSAS CITY  
PHONE HARRISON 144

Printing, Stationery, Office Supplies  
Engraved visiting and business cards, wedding and business announcements. Die embossed stationery.  
C. S. DEMAREE  
708 Walnut Kansas City, Mo.

## ULSTER ADVISES AFFORESTATION

Commission Reports Urgent Necessity for Immediate Action

DUBLIN, March 13 (Special Correspondence)—The commission on the natural and industrial resources of Northern Ireland has just issued a report in which it emphasizes the urgent necessity that immediate action should be taken by the Legislature with a view to the adequate afforestation of the area, not merely to deal with the home demand for timber, but also to provide rural employment.

It recommends that the Government should prepare an extended system of afforestation, to be conducted by its own Ministry of Agriculture. It recommends, further, that a scheme should be prepared, by which grants should be made to owners who may be willing to re-plant old woods or undertake the afforestation of lands that would be otherwise unprofitable. In the event of small holders not desiring to take advantage of such grants, it suggests that such persons should be supplied at cost price with plants grown in the nurseries of the forestry department of the Ministry of Agriculture.

This report is of importance because Ireland is, with one exception, the least wooded of all countries. The percentage of land under timber in all Ireland is as low as 1.4, the percentage in Northern Ireland itself being 12. Records of the sixteenth century indicate that most of the mountains and plains were tracts of luxuriant forest; and apparently the predominant trees were oak and yew. Many of the place-names of Ireland today indicate that the names were given at a time when the locality was heavily wooded, though the land there today is bare of timber, and has been bare for centuries.

The name of the county Mayo, for example, reads in Irish "Mach-oo," meaning "the plain of yew tree."

OUR listings of homes, apartments and business properties are carefully selected before being offered the buyer.  
"Results Count"

F. B. GILBERT REAL ESTATE CO.  
1405 Waltham Bldg. Victor 9274

IT'S CLEAN—  
WARNEKE'S Butter Bread  
Fresh Twice a Day  
—and good.  
Kansas City, Missouri

You have heard of bargain day? You will find a delicious bargain special here each day.  
Myron Green  
CAFETERIAS  
1116 Walnut Street  
KANSAS CITY - MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

and the county itself is studded with place-names in which the title "derry" or "derran," from the Irish word for an oak-wood, figures. Yet the county is almost destitute of trees today. And the same is true of most Irish counties.

The cause for this denudation is (like most things in Ireland) to be found in what were judged to be the necessities of conquest. At the close of the sixteenth century Ireland was one of the most heavily wooded countries in Europe. At the close of the seventeenth century it was one of the barest countries in Europe. And today the creation of a country of small-holders is carrying forward that bad work; for almost the first act of a small farmer is to strip his land of trees. The result is that the climate of the country has changed.

The report of this commission is a matter of some importance. It will be remembered that the Sinn Fein party in 1920 instituted an Arbor Day, of which nothing has been heard since then. If the Northern Government puts the report of the present commission into effect, it will be the first practical action taken in Ireland in the direction of re-wooding the country.

DAMASCUS LAWYERS STRIKE  
BEIRUT, Syria, March 1 (Special Correspondence)—The committee of the bench has decided that the lawyers of Damascus shall abstain from appearing before the tribunals for a period of 15 days, as a protest against the creation of the foreign tribunals. This way of protesting is a very costly one for the country.

E.R. MILLER  
CLEANING CO.  
"Service with a Smile"  
H. P. 2800 2515 Broadway  
H. P. 5247 3907 Main  
KANSAS CITY, MO.

New Flannels  
2.25 and 3.00  
Soft, all wool flannels in a host of colors that are all the vogue now—French blue, lipstick, light and dark navy, dunnell, orange, lobster, Kelly green, tiger eye, rose, coral, brown and champagne. 30-in., 2.25; 34-in., 3.00.

JOHN TAYLOR DRY GOODS COMPANY  
KANSAS CITY, MO.

Central  
Savings and Loan Association  
115 East 9th St.  
Association 4766

Lowry  
Expert electrical automotive service on  
Generators, Batteries  
Starting Motors, Lamps  
and all other  
Electrical and  
Speedometer Units  
on the Car.  
Our work is guaranteed for 90 days  
1818 McGee St., Kansas City, Mo.  
317 S. Market St., Wichita, Kan.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized capital \$5,000,000.00  
Wright Smith, Pres. L. F. Nelson, Sec'y  
925 Baltimore Ave.  
KANSAS CITY, MO.

SILKS  
Special showing of Black Silk Ottoman  
Brockman's  
3rd Floor, Waltham Bldg., Kansas City

New Spring Fashions  
"All that is new in Paris and New York"

All of the Harzfeld Shops are prepared as never before with distinctive new styles.

HARZFELD'S  
Petitcoat Lane  
KANSAS CITY, MO.

Money to Lend on Real Estate  
We specialize in lending on homes for purchase, remodeling and refinancing existing loans. Our liberal payment plan will solve your financial problems.  
Our Prepaid Certificates Paying Six Per Cent \$100.00 and up Offer an Ideal Investment.  
Resources \$2,500,000.00  
All funds invested in real estate first mortgages. State Supervision.

SWEDISH-AMERICAN  
Savings and Loan Association  
919 Walnut, Kansas City, Mo.  
A. Holman, Pres. A. Hawkins, Sec.

Stunning Ensembles!  
The utmost in style this season is expressed in Ensembles from Woolf Brothers—two of the smartest at moderate prices being sketched here: right, complete sport costume of tan and white damask lined with crepe de chine, at \$95  
left, apparently a street costume of navy charmeuse open to disclose a sport frock in that popular printed crepe de chine.  
\$69.50

Woolf Brothers  
BOYS' BARBER SHOP  
KANSAS CITY WICHITA

Women's Phoenix Chiffon Hosiery  
\$1.75  
Phoenix chiffon hosiery is outstanding for its sheer, gossamer loveliness and its satisfactory service over long and strenuous miles. Black, gunmetal, sultan, sonora, blonde, nude, French nude and cardboard, \$1.75.  
Mail Orders Promptly Filled  
Rothschild's  
On Main At Tenth  
KANSAS CITY : MISSOURI

Save and Be Secure in THE Benefit Building and Loan Association  
38 Years of Successful Service Without a Loss to an Investor  
PAYING 6%  
compounded semi-annually on savings.  
No initiation fee.  
No withdrawal fee.  
\$1.00 opens an account.  
Paid up certificates \$50 and up.  
Under State Supervision  
Authorized



[illegible]

7:30 p. m.—"Yorkshire Evening News" concert.  
5:30, Newcastle, Eng. (400 Meters)  
7:30 p. m.—Scenes from "The Song of Hiawatha."  
5WA, Cardiff, Wales (323 Meters)  
7:30 p. m.—"A Night Out."  
5AC, Glasgow, Scotland (420 Meters)  
8 to 11 p. m.—Varied music.  
WTAS, Elgin, Ill. (292.5 Meters)  
8 to 10:30 p. m.—WTAS dance tra.  
WNH, Cincinnati, O. (325.5 Meters)  
8 p. m.—Soprano solos, Misses Sima, Ernest C. Daulton, and the Walter Homans Instrumental Choir.  
Carlo Mastropolo, violin; Rene

7:30 p. m.—Fifth lecture in university extension course in French by Prof. J. H. G. Thompson, University of Massachusetts. Under the auspices of the Massachusetts Department of Education. 8—Uncle Bill by Rip, Hotel Brunswick, Boston. 8:30 p. m.—Concert by the Salvation Army Corps Band of South Boston, Conn. Conducted by Josephine Monahan, violinist, "Billy and Jane" (songs) by the same. 8:30 p. m.—Editorial Agriculture. 8:30 p.—Concert by the band of W. D. Crady. KSD, St. Louis, Mo. (44.5).

7 p. m.—Program direct from the West End Lyric Theatre. WDAF, Kansas City, Mo. (35).

8 p. m.—Program of classics. WDAF, Kansas City, Mo. (35).

accompanied by Susanne Williams; 9:30  
—*The Music of William Walton*, by  
Orlando and Mrs. Bertha S. MacFarlane,  
violinist and accompanist, 10:06.—Brun-  
son.

WCBS, Worcester, Mass. (588 meters)  
p. m.—Concert program.

WEAF, New York City (492 meters)  
6 to 12 p. m.—Dinner music; Synagogue  
services; Louis Flanagan, pianist; "Ad-  
vance," by George Gershwin, piano; "The  
Garden Path," by George Gershwin, mezzo-so-  
prano; Philharmonic Society of New  
York under the direction of Prof. L.  
Edwards in the tenth of a series of 10  
educational concerts for students direct  
from Carnegie Hall, New York; "The  
Carnegie Hall Concert," by Max Wadler,  
European violinist; Meyer Davis, Eu-  
ropean violinist.

WNYC, New York City (464 meters)  
8:10 p. m.—NYU Air College, "French  
Literature." Dr. H. P. Spring: 8:25—  
American Orchestra Concert directed by  
George F. Wood.

WFOJ, Fort Worth, Texas (161 me-  
ters)  
7:30 p. m.—The Panther. Hand-  
some orchestra, featuring vocal soloists,  
music by Johnny Jackson's Tex-  
asians, 12 to 1 a. m.—Popular  
Music. Moore's Black and  
Singers.

MOUNTAIN STANDARD  
KOA, Denver, Colo. (322 me-  
ters)  
Soloists, KOA orchestra selections.

[illegible]

WTAM, Cleveland, O. (\$25.4 Melchers)  
8 to 11 p. m.—Program from WEAF, New York City, 11 p. m. to 1 a. m.—  
Performance music by Philip Spitznagel and his  
orchestra.  
WZZM, Detroit, Mich. (\$52.7 Melchers)  
8 to 9 p. m.—Dinner concert. 8—The De-  
partment, News Orchestra; Anne Campbell,  
Detroit, News poet; Templeton More,  
—Jean Goldkette's Victor Recording  
Company.  
CENTRAL STANDARD TIME  
WCCO, St. Paul-Minneapolis, Minn.  
(417 Melchers)  
8 to 9 p. m.—Lecture. —North Dakota

**FRESHMAN  
MASTERPIECE**

*Without  
accessories*

Here's What a "Christian Science Monitor" Reader Writes About This  
*Wonder Radio Receiver!*

Chas. Freshman Company,  
New York, N. Y.

Gentlemen:

You will be interested in knowing that your  
Freshman Masterpiece Radio receiving set was

first brought to my attention by your advertisement in "The Christian Science Monitor" at the time of the Boston Radio Show Edition of that paper.

Experience has taught me to have great confidence in the advertisements which appear in this newspaper because of the great care which is exerted by its publishers to tell only the truth in advertisements, so that when we decided to purchase a radio set we sought information in its advertising columns. You undoubtedly will find

We purchased the set at the Boston Store in this city about three weeks ago and are glad to tell you that it has done everything you claim for it. We have received stations from coast to coast

and are well satisfied with the performance of the instrument.

Sincerely yours,

HERBERT L. FRANK,  
732 Stowell Avenue, Milwaukee, Wis.

**HAVE YOUR DEALER**

INSTALL ONE IN YOUR HOME  
**Chas. Freshman Co. Inc.**  
*Radio Receivers and Parts*  
FRESHMAN BUILDING  
240-248 WEST 40TH ST.-NEW YORK, N.Y.





## RADIO

Resistance Amplifier  
Used With Monitor SetDistortionless Amplifier Makes Remarkable  
Combination With Browning-Drake Receiver*This is a development by M. B. Sleeper and present experiments in the  
Monitor laboratories along the same lines put a definite seal of approval on  
this type of amplifier combined with the Browning-Drake receiver.*

When Messrs. Browning and Drake delivered a lecture on their work before a gathering of radio engineers some time ago, it is doubtful if either of them had any conception of the remarkable popularity that their set was destined to receive within the course of a few months. The Browning-Drake receiver is all-popular in the New England States and its popularity, based on sheer merit, is growing day by day all over the country.

The Browning-Drake does not employ a trick hookup. Its success is due to the scientific methods applied in determining mathematically the various constants of the coils and condensers when used with the vacuum tubes now available.

A special feature of the Browning-Drake Five is that it has about half as many connections as an ordinary five-tube receiver. Therefore, it is a particularly fine outfit for the beginner or for the set builder who wants something that can be constructed very quickly. As a summer time proposition, this is an ideal outfit because it can be operated with a small indoor antenna, with correspondingly lower static pick-up. During the development work on this outfit, we loaned Mr. Balve, sales manager of the Daven Radio Corporation, one of these outfits for testing and he had no difficulty in bringing in Pacific coast stations on a short indoor antenna. The set was located at Newark, N. J.

Tests on this outfit settled definitely the question of B battery consumption. With five tubes in operation, under normal receiving conditions, the total plate current was 10 milliamperes. Five-tube neodymiums, for example, draw 20 to 30 milliamperes. This is a positive evidence that the resistance coupled amplifier draws less current than the transformer type. Moreover, when strong signals come in, the current is decreased and not increased.

**Improvement in Design**  
The publication of complete construction data for the Types 6000 and 7000 Browning-Drake receivers has resulted in a demand for a set of this kind employing resistance coupled amplifier. The Browning-Drake Five, in our opinion, represents one of the highest types of radio receivers in use today, combining as it does the extreme sensitivity and selectivity peculiar to this set, with a faithfulness of reproduction, through the use of resistance amplification, which will satisfy even the most critical music lover.

The design has been improved and simplified in various ways. No separate binding post strips are employed. The battery connections are all made to the binding posts already provided on the Daven Super Amplifier. A few simple changes in the wiring of the amplifier make this possible. The antenna and ground connections are made directly to binding posts fastened to the eylet terminals of the antenna coil. A jack has been provided in the detector circuit, as well as a rheostat for controlling the filament current of the UV199 tube. The loudspeaker can either be plugged into the third stage jack or be connected to the rear of the set at the two output binding posts on the amplifier unit, thus doing away with speaker cords and the jack at the front panel. By using the Daven Super-Amplifier unit which comes already wired, the construction of the set has been made very simple and neat, without any appreciable increase in cost. Practically all of the wiring has been kept under the tube panel, adding greatly to the appearance of the outfit when it is installed in a cabinet.

**Operating Data on This Set**  
The tuning is accomplished by means of the two large vernier dials. The one on the left tunes the R. F. amplifier while the right-hand dial tunes the detector circuit. The small knob controls the coupling coil. We have found that it is not necessary to readjust it every time a new station is tuned in, as is the case with regenerative receivers. The position of the various parts and the wiring have been so laid out that it

is not necessary to neutralize this set, as it does not oscillate in the R. F. circuit.

The R. F. amplifier tube filament is regulated by a 30-ohm General Instrument Rheostat. One of 20 ohms controls the detector, and another, of 6 ohms, is connected to the three A. F. amplifier tubes. Tri-jacks are used for plugging in on detector or last A. F. stage. Below the center rheostat dial is a Keelock filament switch, by means of which the filaments can be turned on or off without disturbing the rheostat settings. This switch is provided with an ON-OFF sign which fits against the panel, and the fact that its depth behind the panel is very small makes it just right in this set.

**Set Does Not Radiate**  
The Browning-Drake receiver will not interfere with reception of other stations, because the detector tube is not used in an oscillating condition, and the R. F. tube does not oscillate at all.

The front panel is 7 by 23 by 3-16-in., and the base panel, measures 3 1/2 by 23 by 3-16-in. The panels must be strong mechanically because they support the weight of the instruments and any extreme bending or sagging will probably result in open or short circuited connections. The two National tuning units come already assembled with the coils mounted on the condensers. These are of the design developed by Browning and Drake and are made under license by the National Company. The first unit consists of a 0.0005 mfd. condenser with the antenna coil, while the second is made up of a 0.0005 mfd. condenser with the radio frequency coil. Both of the condensers are provided with vernier dials. These dials have a reduction ratio of about 5 to 1, and are perfectly smooth and positive in operation.

On the front panel are mounted the three General Instrument rheostats, Keelock battery switch, and two Tri-Jacks. The base panel carries the Daven Super-Amplifier unit, one standard Benjamin socket, one Benjamin 199 socket, a 0.001 mfd. New York Coil fixed condenser, and a 0.00025 mfd. fixed condenser with gridleak mounting clips for the 2B9 or Marshall-Gerken binding posts are used on the antenna coil.

The antenna and ground connections are made directly to the Eby binding posts on the antenna coil. The battery connections are made to the binding posts on the A. F. amplifier unit. The two binding posts marked Input P and B should have these markings removed. The post formerly marked P now becomes the +90V terminal, and the one formerly marked B is now the DET+ terminal. These markings are shown correctly in the picture wiring diagram. The markings for the rest of the binding posts remain as they are.

Connect a six-volt storage A battery to the A+ and A- binding posts. Insert the tubes and turn the key in the lock switch to the right. When the rheostats are turned up, the tubes should light. If everything seems all right, connect 90 volts of B battery across the B- and 90V+ binding post, and bring off a 45-volt tap to the DET+ binding post. Connect either the 125 or 150-volt tap to the +150V binding post. Light the filament and plug the phones or loudspeaker first into the detector jack, and then into the last stage jack. A strong click should be heard in both cases. One of the new Belden battery cables for the A and B batteries will be found very convenient for connecting up. Although 150 volts are commonly specified, 120 to 135 volts are sufficient.

Connect the antenna and ground and set the tickler coil at right angles to the main winding. Revolve the left hand condenser slowly while the other is turned back and forth. When a station is heard the volume can be increased by turning the tickler coil. When making up a log for the set it will be found best to

Just Off the Press

Blueprints  
for the Silver-Super

Thousands of set-builders who have hesitated to build the Silver Superhetodyne, such lack of technical knowledge of the circuit can now secure full-size working blueprints and we believe without most complete instruction data ever supplied with any circuit. ANY ONE CAN BUILD A SILVER SUPER NOW.

The blueprints were prepared under the personal supervision of McMurdo Silver, A. I. R. E. designer of the Silver Super. He has also prepared complete instruction data to accompany the blueprints, including a point-to-point wiring plan that makes it possible for the most beginner in radio to properly assemble and wire this remarkable receiver.

**Full Size Blueprints and Instruction Data Fifty Cents**

This includes an instrument layout or baseboard template, a pictorial and wiring diagram, large clear photographs of built-up models and complete wiring data.

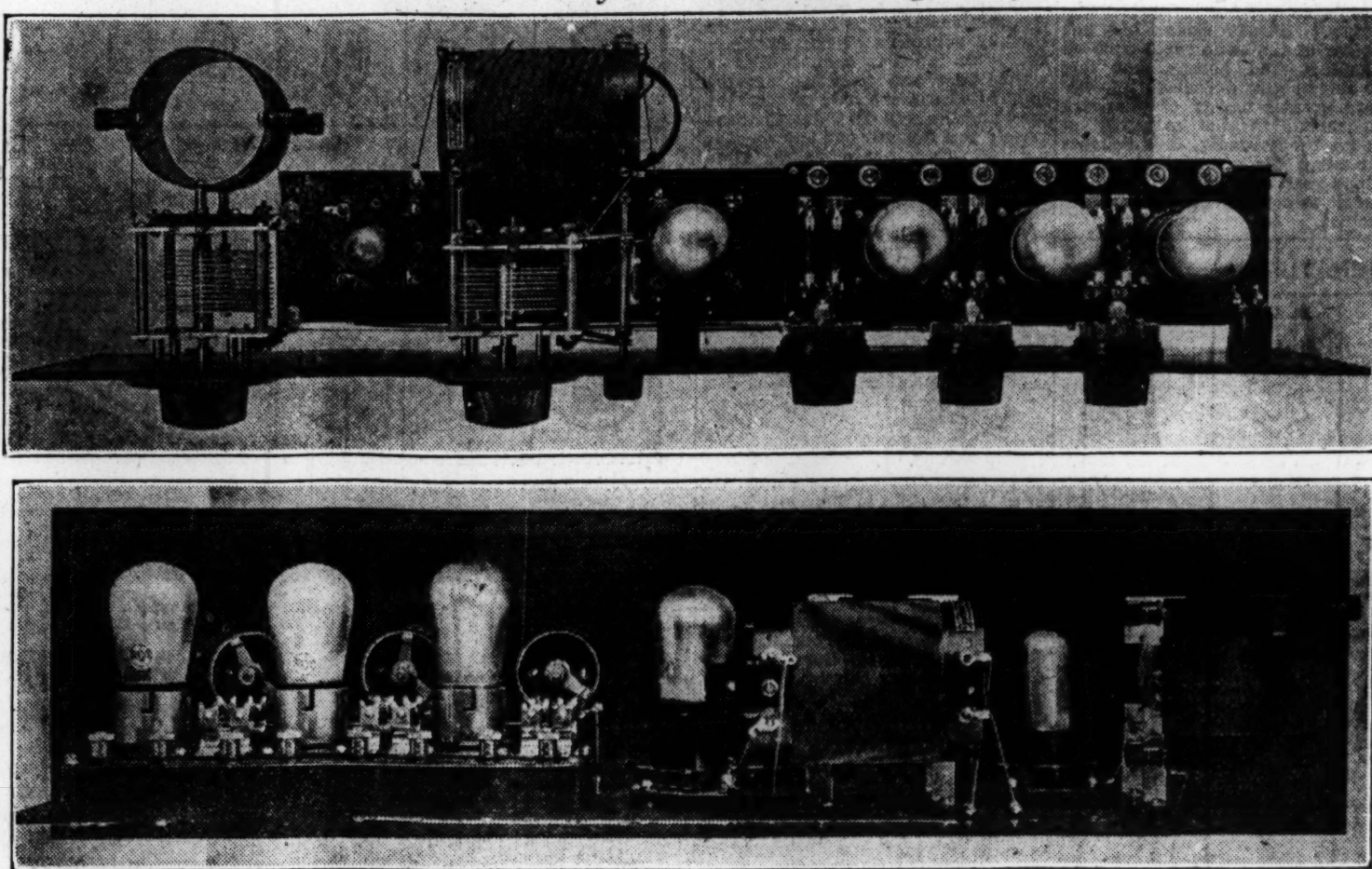
**The "Why" of Silver Circuits**  
Send for this interesting pamphlet, containing complete information on the Silver Super, Four-Tube Receiver and Silver Distortionless Amplifier (Resistance Coupled).

IT'S FREE

Silver-Marshall, Inc.

109 South Wabash Ave., Chicago

## Resistance Layout Makes Wiring Easy



Completely Wired Resistance-Coupled Amplifier Cuts Down Amount of Labor Necessary to Assemble Set So That Complete Receiver May Be Put Together in a Few Hours.

tune in stations by advancing the left hand dial one small division at a time, and for each of these positions the right hand dial should be rotated back and forth. In this way the entire range will be covered. Try various B battery voltages across the detector, R. F. and A. F. amplifiers until the best combination is found.

The circuit diagram of this circuit will be published shortly. (If this set is not stable at the shorter waves it may be necessary to neutralize the first tube.—Ed.)

FOREIGN CONCERTS  
ARE RE-RADIOCAST

NEW YORK, March 25.—Following another successful radio-casting of a London program to an American radio audience recently, the Radio Corporation of America announced that enough progress had been made in recent experiments to guarantee that, eventually, the entertainment, music and speech of every other continent will be brought into the homes of the United States.

When the technical conditions for the reception and distribution of foreign programs in the United States have been confirmed by the present tests, the corporation will undertake a national referendum of radio listeners to determine the type of program desired from abroad.

The program Saturday, played at the Hotel Savoy in London, was received here clearly. It was transmitted by land wire from the hotel to a station at Chelmsford, Eng., crossed the Atlantic on a 1600-meter wavelength to the receiving station at Belfast, Me., and from there came on a 12-meter wavelength to the experimental station at Var. Cortlandt Park. It came from there by land wire to station WJZ and was retransmitted to the Nation on a 445-meter wavelength.

## RADIO IN WORLD COMMERCE

WASHINGTON, March 25.—Radio equipment is fast becoming an established article in the world commerce of the United States, according to a report by the Department of Commerce pointing out possibilities for the sale of American goods in foreign countries. The Canary Islands, Canada, and Egypt are included as purchasers of radio apparatus.

**RADIO TROUBLES!**  
Electrician, 15 years' experience, will Build, Repair or Repair Your Radio Sets.  
Super-Heterodynes & Neutrodyne a Specialty  
A complete line of standard sets, parts, and tested tubes.  
WARE, EAGLE, THOMPSON, DEFENSE, etc.  
Chas. W. Down, 221 W. 44th St., N.Y.C.  
Phone Pennsylvania 7779

NATIONAL COMPANY, INC.

110 BROOKLINE ST., CAMBRIDGE, MASS.

DETAILS OF MARCONI  
DIRECTION FINDER  
ON REGINA GIVEN

It is so very difficult to find accurate references in the United States on foreign radio equipment that the corrections on some of the details of the article dealing with Marconi equipment on vessels published Dec. 22, sent in by W. E. Adlington are of some interest. The story dealt with the direction-finding installation on board the R. M. S. Regina.

Mr. Adlington's letter says in part: "This direction finder is fitted with six valves, four of which are for radio frequency amplification and are the Marconi V 24 type, the rectifier is a Marconi Q or QX type, and the single audio frequency amplifier is of the V 24 type. These are special anti-capacity valves, but are, as stated in your article, the electrodes being the usual filament, grid and anode, but the four contacts necessary with a three, electrode valve are placed on the glass walls, the filament contacts being at top and bottom, the grid on the left, and the anode on the right, being tinted green to distinguish it."

It was stated that the valves are not on the market in England. On the other hand, they are readily obtainable anywhere in England, together with their dull emitter counterparts D. E. Q. and D. E. V. As a matter of fact, the Marconi Company fit a number of their radio-casting receivers with these valves, as they require very little space on a panel.

What evidently mixed up your correspondent was the fact that the ordinary receiver for usual Morse traffic other than D. F. work is equipped with one Marconi four electrode valve, which is at present not on the market; this valve is

used in a triple circuit arrangement, acting as a radio frequency amplifier, rectifier or detector and audio frequency amplifier. This is also of the anti-capacity type, the extra grid contact being placed on one of the side walls of the valve. For continuous wave work this receiver is coupled to an ordinary independent oscillator, using a V 24.

"I trust this will be of interest to those amateurs who take an active interest in the equipment of the transatlantic vessels, like the Regina, which is almost the last word in Marconi equipment, with the exception of the larger ships fitted with high speed transmitters."

## MISS E. DALZEL

Representing  
TATCHER-RADIO SHOP, INC.  
442 NO. MICHIGAN AVENUE  
CHICAGO, ILL.  
HOWARD MEYERSON  
RADIO-TELETYPE  
ATWATER-KENT  
FREDERICKSMAN  
FRESHMAN MASTERPIECE and  
EQUIPMENT

We install and service all our machines free of charge

## NATIONAL

## Regenformer Kit

Exclusive Licensees for

Browning-Drake

Simple to construct. Surprising in its performance. Clear in tone and extremely selective. Kit consists of:  
2 National V-24 Condensers  
2 National V-24 Tubes  
1 National Antenna Coil  
1 National Regenformer (mounted)  
Price \$22

NATIONAL COMPANY, INC.

110 BROOKLINE ST., CAMBRIDGE, MASS.

## TEACHERS PLANNED

OAKLAND, Calif., March 18 (Staff Correspondence).—Radio, proved a success in teaching pupils assembled in 10 different Oakland public schools, is now to be used to teach the teachers. These meetings will attend "radio school" for postgraduate work, which will in turn assist the children instructed personally by teachers in classrooms. So announces Dr. Virgil Dickson, head of the Oakland Public School Research Department.

According to Dr. Dickson, it has been customary for supervisors and directors to meet teachers after school hours and give them instructions in methods of teaching subjects.

## M. STEINERT &amp; SONS

Exclusive New England Distributors for

## DeForest Radio Merchandise

Retailed by first-class dealers everywhere

Wholesale at 35 Arch Street, Boston

## Interchangeable

## Non-Microphonic

## Radio Tubes

Guaranteed Satisfactory or your money refunded

## BRIGHTSON Standard

True Blue Tubes—Each \$6

These standard socket tubes are guaranteed to be interchangeable without altering set performance. They deliver this result because made by most modern machinery in a most modern tube plant. And—because designed by tube engineers who are authorities.

As the materials as have ever entered a radio tube add much to TRUE BLUE results: "Solid Blue Glass, Pure Bakelite Bases, uncolored by any conductive substance, Solid Silver Contacts. One, three, or five in a safety case.

The special filament material in all True Blue Tubes gives them two to three times the life of ordinary tubes.

Ask your local dealer for a True Blue Tube demonstration. If he does not handle them, write the nearest distributor listed below, or Brightson Laboratories, Inc., 16 W. 34th St., New York City, enclosing your money order. If not satisfactory, return, and your money will be refunded.

BRIGHTSON LABORATORIES, Inc., 16 W. 34th Street, New York

## TRUE BLUE TUBE DISTRIBUTORS

Wm. C. Oakes, 882 Park Square Bldg., Boston.  
R. G. Newland, Glenbrook, Conn.  
Fred W. Montague, 49 N. Seventh St., Philadelphia, Pa.  
Yahr & Lange, 207 E. Water St., Milwaukee, Wis.  
A. G. Schultz, 28-31 Grant Ave., Detroit, Mich.  
Maguire & Machine Co., 1819 Cathedral St., Baltimore, Md.  
True Silver Co., Trust Co. of N. J. Bldg., Jersey City, N. J.  
Esco Electric Supply Co., 461 Broadway, Albany, N. Y.

True Blue

RADIO TUBE

Television Device  
Being Developed

Special from Monitor Bureau

LONDON, Feb. 28.—Dr. Fournier d'Albe, who is well known for his experiments with selenium and its applications for a number of useful purposes in connection with electricity, recently demonstrated the transmission of optical effects by means of sound waves, or a form of television.

In the experiment a swinging pendulum was used, and its movement was shown on a ground-glass screen at the other end of the room. For the sake of simplicity, four beams of light were allowed to fall on four selenium cells, each beam being rapidly interrupted by a rotating perforated disk. The electric current, passing by the selenium cells, when magnified by an ordinary wireless amplifier and put into a loudspeaker, produced a musical chord. This chord in its turn caused four resonators—tiny mica reeds which individually vibrated to one only of the four notes in the chord—rapidly to vibrate four mirrors attached to their extremities and so throw four hands of light onto a ground-glass screen.

The swinging of the pendulum across the original four beams of light stopped in turn the four notes of the chord given out by the loud-

speaker and so stopped the resonators, which in their turn stopped the hands of light on the ground glass, and so marked the passing of the pendulum. Dr. d'Albe says he has sent simple words such as, "Hallo," and hopes in the near future to be able to send a reproduction of a clock face with sufficient accuracy to enable one to tell the time within five minutes. He claims that his method has the merit of simplicity in the great problem of television and that when fully developed it might be adaptable to almost any wireless receiving set.

## Custom-Built

## Browning-Drake

## Receivers

This new model contains the latest improvement in resistance coupled amplification. The resistance in each set are carefully adjusted to give maximum volume on all stations. Price with five tubes and solid mahogany cabinet.

\$150.00

We carry complete parts for all types of Browning-Drake Receivers.

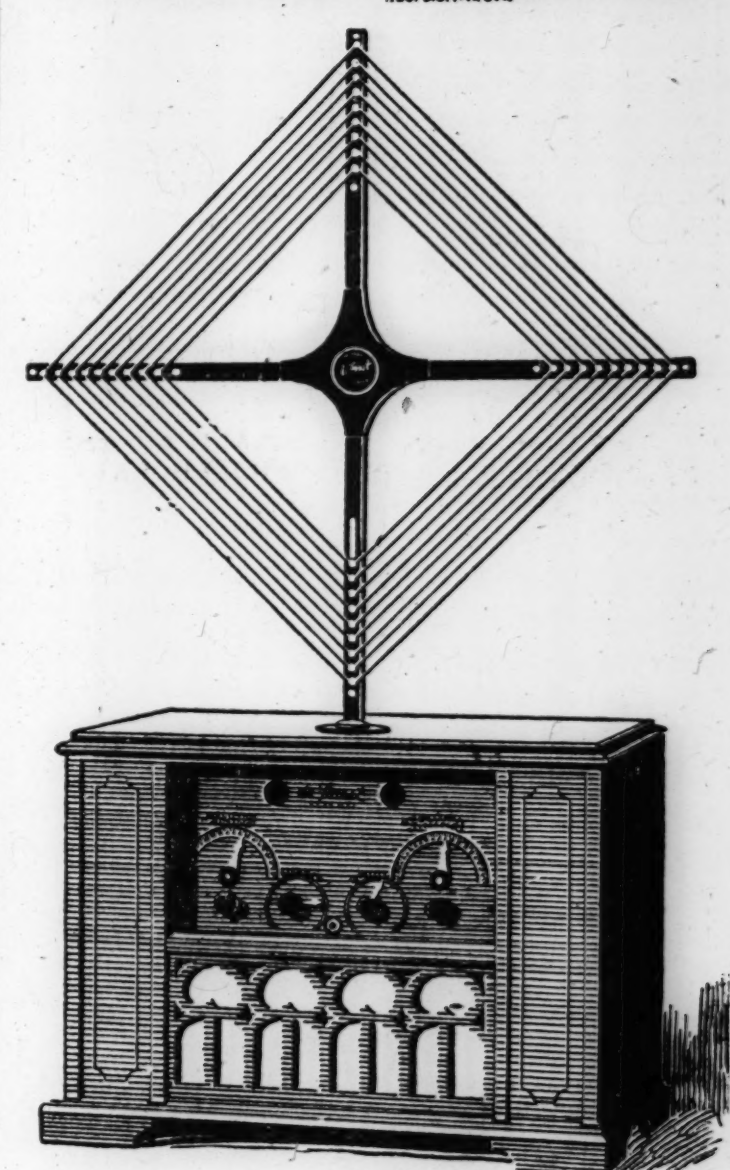
L.H. RADIO AGENCY

P. O. Box 81, Back Bay Station

22 Belvidere St., Boston, Mass.

DE FOREST  
D-17  
RADIOPHONE

REG. U.S. PAT. OFF.

A complete musical instrument  
ready for instant use

WHAT is your impression of radio—a complicated, technical collection of units that requires a mechanic to assemble, and an expert to operate?

Then you should hear the De Forest D-17 Radiophone. Ask the nearest De Forest agent to demonstrate this remarkable new radio receiving set in your own home. He will bring it to you, place it where you direct. Then, instantly, you can use it.

All there is in radio is contained in this one complete instrument. Distance, selectivity, volume, clearness—all the catchwords of radio—are summed up in this one complete musical instrument. Added to all of that you get the unsurpassed, clear and sweet, pure and rounded tone that will make you understand why "De Forest is the greatest name in radio."

The De Forest D-17 Radiophone is a five-tube receiving set. Prices, ready for use, except for batteries, are: Two-tone mahogany cabinet, \$195; and two-tone Fabrikoid cabinet, \$185. Smaller model, without accessories but with space for B batteries, the D-17 A, \$125.

De FOREST RADIO COMPANY

Jersey City, N. J.



## BOOK REVIEWS AND LITERARY NEWS

## In Trim Gardens Takes His Pleasure

The Culture of Perennials. By Dorothy M. P. Cloud. New York: Dodd, Mead & Co. \$2.50.

Flowering Trees and Shrubs. By A. J. Macosoff. New York: Charles Scribner's Sons. \$2.

English Pleasure Gardens. By Rose Standish Nichols. New York: The Macmillan Company. \$2.50.

EACH of these books takes up a different phase of gardening and each treats its subject in a different manner. As gardening becomes more and more a definite interest, attention to the culture of perennials is increasing. There have been occasional books on the subject, but they have paid scant attention to the practical side. The aim of "The Culture of Perennials," according to the author, "is essentially a practical one, dealing with the primary steps necessary for successful perennial gardening, with the propagation and the culture of the plants and the means of combating their enemies. Complete cultural directions are given for all the perennials mentioned, which cover a large number of those which have won favor as garden representatives. I have restricted this book almost exclusively to the hardy plants, including only a few of the less hardy species, which in a garden book would seem to be incomplete."

The first few chapters are concerned with the prosaic but necessary discussion of exposures, fertilizers, hoeing, etc., with specific directions for laying out a rock garden. Then follows a very practical and thorough treatment of more varieties of perennials than the non-gardener ever heard of, some of which even the experienced gardener has never suspected could be grown in a northern climate. The arrangement of the body of the book follows an alphabetical order, beginning with "Achilles" and going systematically through a list of plants to "Yucca." The discussion of each plant has the clearness of a mathematical demonstration. There is an equally clear supplementary list for ready reference, giving color, height and time of bloom of a whole army of plants. The illustrations are attractive.

Flowering Trees

"Flowering Trees and Shrubs" is akin to the former book, but with a much more limited field, handled a little less mathematically. There is fuller discussion of individual plants and trees, making it an excellent supplement to the author's former book, "Hardy Perennials." He makes an eloquent plea for fair treatment of shrubs and flowering trees, as contrasted with the too common idea that all they need is to be stuck down wherever there is room, regardless of soil or exposure. He treats of flowering shrubs for hedges, in the rock garden, and climbing shrubs. These he considers in reference to rapidity of growth, benefit of wall protection and strength of growth. He also gives full directions for pruning and propagating. The general purpose of the book is to furnish information about trees and shrubs which, equally with more ephemeral plants, are capable of adorning gardens with color, fragrance and beauty of form, with the added quality of permanence. The volume is delightfully illustrated, both in color and black and white.

The list of 259 illustrations, reproductions from original drawings and photographs in "English Pleasure Gardens," starts off for a preliminary stroll through pages of charmingly pictured gardens. On the turn turns with added zest to the text. Here are no practical suggestions to send the reader out of doors with trowel and pruning knife, for this is a book for the advanced gardener and for the extensive one, although no one can read it without inspiration and without finding many valuable suggestions for even a small garden.

The History of Gardens

There is more in the book than the title promises, for it really is a comprehensive study of the history of gardens. It goes back to classic days and tells much about the characteristic Greek and Roman gardens. The author then takes up in turn monastic gardens, the medieval Pleasure Garden, Tudor, Elizabethan, and Stuart gardens, French and Italian gardens. Not only are the various types described, but they are fitted into place in history and literature by many apt quotations from the poets of the periods.

These historical gardens were not planned primarily for the growing of plants, but flowers, plants and trees were cultivated for the purpose of making beautiful spots through which the life of the period might move, as at Versailles, Fontainebleau, and all down the ages from the Hanging Gardens and those of China

and other Oriental countries. There is a chapter on Eighteenth Century Extremes and on Modern Gardens. The author also shows that "it is not so far a cry as might be imagined from the pleasure gardens of remote antiquity to the gardens, both 'wild' and 'formal,' in England at the present day."

The book is chiefly concerned with broad design, with the making of gardens "to give the utmost pleasure

to people neither horticulturists nor botanists." Garden design has not advanced at the same rapid pace as horticulture and botany, but this book should give a decided impetus toward greater beauty of plan and arrangement. While primarily a book for the gardener, it is delightful reading for anyone, with suggestions that send him off into delightful side-paths of history and literature.

## SOME ARTISTS' SIGNATURES



REPRODUCED FROM JAPANESE STONEWARE

## Pottery and Porcelain

Pottery and Porcelain, a Handbook for Collectors by Emil Hannover, edited by Bernard Rackham. New York: Charles Scribner's Sons. \$2.50.

ONE must bow before the tremendous task performed by Emil Hannover in the compilation of a "Handbook for Collectors" of pottery and porcelain. Three volumes, generously illustrated, describe in great detail the achievements of ceramic craftsmen of East and West. Hannover combines the erudition of a thorough scholar in this subject, and the passion of a connoisseur. Although acquainted with literature of his subject, his mastery comes through familiarity with the objects of art themselves, that ability to discern and understand quality and genuineness intuitively.

The author has been director of the Museum of Industrial Arts in Copenhagen. The books have been translated from the Danish and edited by Bernard Rackham of the Victoria and Albert Museum. His notes and appendices add considerably to the value of the publication, enlarging its importance and comprehensiveness as a handbook.

The author is in agreement with Jacquemart, the great French writer on ceramics, that there is no other art in which the history of the human race is reflected so completely as in pottery. The plasticity of the medium was made to respond to all forms of imaginative fancy, as soon as men could get the formula for fusing and heating the elements. Hannover discusses every problem, from the pastes, glazes and decorations to hall-marks and the identification of spurious examples. And, then, there is the explanation of emblems of the periods.

GERMAN BIBLES, CLASSICS, GOOD MODERN DRAMAS, POEMS, NOVELS, TRAVELERS' GUIDES, ETCHINGS, and all objects of the bookshelves' business.

OSKAR STEUBER WOLFENBUTTEL, Germany

New Address  
Smith & McCance  
5 Ashburton Place, Boston  
(Opposite Boston City Club)

Old BOOKS New  
Foreign and Domestic Periodicals  
LIBRARIES BOUGHT

The Christian Science Benevolent Association  
SANATORIUM

910 Boylston St., Chestnut Hill, Mass.

A temporary home for those under Christian Science treatment and a resort where Christian Scientists may go and recruit. Staff of nurses and attendants available when this assistance is needed.

Address correspondence regarding admittance and requests for application blanks to: The Christian Science Benevolent Association, 216 Huntington Ave., Boston 17, Mass.

became the Netherlands contribution to the art of pottery.

The "white," translucent, gem-like substance" called porcelain was originally made in the Orient. Porcelain is earthenware made translucent by a process of fluxing materials. It is hard, cold, brilliantly white, pure and clear against the light. There are two kinds, the hard and the soft. In China the hard variety was the only one known. The decoration was put on in the glaze process and painting. Here, too, the author remarks that the decoration is bound up with the culture of the country. With many-colored palette, the artists painted designs of fantastic rocks and trees, peonies and lotuses, phoenixes and dragons. The Kang Hsi period develops the art of the potter's wheel to the utmost. Spurious Chinese porcelain can be recognized by the shapes of the vessels, the colors and the inscriptions. In Japan porcelain was not so important as pottery. There the decoration was merely suggested by a simple stroke, by abstraction and symbolism.

## Porcelain in Europe

European porcelain was preceded by Oriental importations. Böttger of Meissen, however, was the inventor of true porcelain in Europe. Subsequently, under its influence, the Vincennes-Sèvres potteries grew. The Meissen and Sèvres were to serve as models for the other factories. During the highly roccoco period of the eighteenth century pottery came into its own and developed to its height. It had a tendency to follow the fashions subsequently.

Many illustrations in this handbook are as revealing as the text is of the character of ceramics throughout the ages. At certain times the tendency was in the direction of pure design, at others, in the direction of restraint. Now the desire for restraint, now exuberance of decoration. Some potteries have their attraction in their shapes, some in the tone of their glazes, some in novelty of pattern. They were used for many purposes, ornamental and decorative. Like every other branch of art, porcelains and pottery have a beauty of their own, certain distinctions of quality and character that do not enter into the domain of any other. The volumes will probably eventually be indispensable to the collector because of their explanation of all the practical problems that confront the man who does not want to be deceived.

## Books Received

Inclusion of a book in this list does not necessarily indicate that it has been reviewed by The Christian Science Monitor.

Manuscript, A Handwriting Based on Early Models, Book I and II, by Stone and Smalley. New York: Charles Scribner's Sons. \$2.00.

Ten Years After: A Reminder, by Philip H. H. Hill. Boston: The Atlantic Monthly Press. \$1.25.

The Middle of Three-Way Creek, by Ridgwell Cullum. New York: George H. Doran Co. \$2.00.

The Lost Speech of Abraham Lincoln, by Honore Willie Morrow. New York: Frederick A. Stokes Co. \$1.00.

New Poems, by John Drinkwater. Boston: Houghton Mifflin Co. \$1.00.

Little Noels of Selby, by Giovanni Verga. New York: Thomas Seltzer. \$2.00.

Employees' Representation in Coal Mines, by Ben M. Selekman and Mary Van Kleeck. New York: Russell Sage Foundation. \$2.00.

Employees' Representation in Steel Works, by Ben M. Selekman. New York: Russell Sage Foundation. \$2.00.

Try the Abbott Metal Marker  
Practical, Durable  
Not a clip marker. Nothing else like it.  
Sent on approval, postage prepaid, to anyone who will agree to use it for at least one week.  
SCOTT-ABBOTT MFG. CO.  
7400 So. Green St., Chicago, Ill.

Books  
Lauriat's  
385 Washington St., opp. Franklin St.  
BOSTON  
Telephone Congress 2000  
Switchboard Service

The Old Corner  
Book Store  
50 Bromfield Street  
Boston, Mass.  
Telephone Main 7069

"Helps to Bible Study"  
by  
Jane Adams Selzer  
A book 4 1/2 x 6 1/2, in black cloth, containing the proper names in the Bible with definitions from Cruden's and Young's Concordances; also a vocabulary of biblical language with references.  
For sale at Book and Art Shops and by the compiler.  
MRS. AMELIA S. KÖRFFAGE  
2211 Dearing Court, Louisville, Kentucky

PRIME SELECTIONS FROM THE  
BIBLE FOR CHILDREN  
Contains: The Lord's Prayer, the Ten Commandments, the Beatitudes, the Ninety-Nine Psalm, the Twenty-Third Psalm, the Thirty-Third Psalm, the First Corinthians, the Second Corinthians, and the Names and Order of the Books of the Old and New Testaments with the number of their chapters.  
This little book is of convenient size, 4 1/2 x 6 1/2, durable cover, printed on heavy paper, large type and is suitable for use in Schools and at home.  
Price 15 cents per copy for less than twelve copies and 12 1/2 cents per copy for 12 or more copies, sent by mail, postpaid.  
For sale at Book and Art Shops and by the compiler.

Cross-Reference Bible  
American Revised Version  
Self-Pronecious — Easy to Use  
Complete and Exhaustive References  
A whole Biblical Library in one volume—not an interpretation but a translation from the oldest Bible manuscripts. A complete Topical Analysis and a complete Alphabetical Index to every topic with  
1,000 themes with 20,000 references on Jesus.  
2,400 pages—compact and convenient to use.  
400,000 Bible References, 300 Biographies.  
1,800 Important Foot-Notes—EXCLUSIVE MAPS  
This Bible is an invaluable thesaurus of information for all who occupy themselves with the Scriptures. It gives the denominational translations of over 300 of the world's greatest Bible Scholars where they differ from the text. Used and endorsed by hundreds of students and Teachers everywhere.  
Write today for sample pages  
Same width and length as the Concordance to Science and Health; 1 1/2 in. thick; handsomely bound; in one paper; large type; round corners; silk markers; with or without overlapping edge or thumb index.

Cross-Reference Bible Co., Inc.  
Earle Bldg., 1674 Broadway at 52nd St.  
NEW YORK CITY

—(Clip and Mail Now)—  
Cross-Reference Bible Co., Inc.  
Earle Bldg., 1674 Broadway at 52nd St., New York City.  
Please send, without obligation, me detailed information about your Cross-Reference Bible.  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

## SOME JAPANESE PLACE-MARKS



REPRODUCED FROM JAPANESE STONEWARE

## Three Books to Buy This Week

For Illumination: The Life of Thomas Hardy, by Ernest Benn. New York: Greenberg, \$5.00.

For Reminders: The Old Flame, by A. P. Herbert. Doubleday, \$1.75.

For Recreation: The Life of Thomas Hardy, by Ernest Benn. New York: Greenberg, \$5.00.

The Little Karoo, by Pauline Smith. New York: George H. Doran Co. \$2.00.

Variety, by Richard Connell. New York: Minton, Balch & Co. \$2.00.

Manchuria, by Adachi Kinnosuke. New York: Robert M. McBride & Co. \$5.00.

Arrowsmith, by Sinclair Lewis. New York: Harcourt, Brace & Co. \$2.00.

Dead Right, by Jennette Lee. New York: Charles Scribner's Sons. \$2.00.

Eight Little Plays for Children, by Rose Fyleman. New York: George H. Doran Company. \$1.25.

Listening Lesson, in Music, by Agnes Moore Fryberger. Boston: Silver, Burdett & Goei.

The Life of Thomas Hardy, by Ernest Benn. New York: Greenberg, \$5.00.

Mirrors of New York, by Benjamin DeCasseres. New York: Joseph Lawrence, Publisher. \$3.

Novelty and Romance, by Lewis Carroll. Boston: B. J. Brimmer Company. \$1.50.

Old Drig's Cargo, by Henry A. Puleford. Boston: The Atlantic Monthly Press. \$2.

The Clutch of the Corsican, by Alfred H. Hill. Boston: The Atlantic Monthly Press. \$2.

Kelsey's Rural Guide, by David Stone Kelsey. Boston: The Atlantic Monthly Press. \$1.50.

From Infancy to Childhood, by Richard M. Smith. Boston: The Atlantic Monthly Press. \$1.25.

The Eight Forty-Five, by Robert M. Gay. Boston: The Atlantic Monthly Press. \$1.25.

Burelle Beatitudes, by Rusticus. New York: Russell Sage Foundation. \$1.50.

The Life of Thomas Hardy, by Ernest Benn. New York: Greenberg, \$5.00.

Mirrors of New York, by Benjamin DeCasseres. New York: Joseph Lawrence, Publisher. \$3.

Novelty and Romance, by Lewis Carroll. Boston: B. J. Brimmer Company. \$1.50.

Old Drig's Cargo, by Henry A. Puleford. Boston: The Atlantic Monthly Press. \$2.

The Clutch of the Corsican, by Alfred H. Hill. Boston: The Atlantic Monthly Press. \$2.

Kelsey's Rural Guide, by David Stone Kelsey. Boston: The Atlantic Monthly Press. \$1.50.

From Infancy to Childhood, by Richard M. Smith. Boston: The Atlantic Monthly Press. \$1.25.

The Eight Forty-Five, by Robert M. Gay. Boston: The Atlantic Monthly Press. \$1.25.

Burelle Beatitudes, by Rusticus. New York: Russell Sage Foundation. \$1.50.

The Life of Thomas Hardy, by Ernest Benn. New York: Greenberg, \$5.00.

Mirrors of New York, by Benjamin DeCasseres. New York: Joseph Lawrence, Publisher. \$3.

Novelty and Romance, by Lewis Carroll. Boston: B. J. Brimmer Company. \$1.50.

Old Drig's Cargo, by Henry A. Puleford. Boston: The Atlantic Monthly Press. \$2.

The Clutch of the Corsican, by Alfred H. Hill. Boston: The Atlantic Monthly Press. \$2.

Kelsey's Rural Guide, by David Stone Kelsey. Boston: The Atlantic Monthly Press. \$1.50.

From Infancy to Childhood, by Richard M. Smith. Boston: The Atlantic Monthly Press. \$1.25.

The Eight Forty-Five, by Robert M. Gay. Boston: The Atlantic Monthly Press. \$1.25.

Burelle Beatitudes, by Rusticus. New York: Russell Sage Foundation. \$1.50.

The Life of Thomas Hardy, by Ernest Benn. New York: Greenberg, \$5.00.

Mirrors of New York, by Benjamin DeCasseres. New York: Joseph Lawrence, Publisher. \$3.

Novelty and Romance, by Lewis Carroll. Boston: B. J. Brimmer Company. \$1.50.

Old Drig's Cargo, by Henry A. Puleford. Boston: The Atlantic Monthly Press. \$2.

The Clutch of the Corsican, by Alfred H. Hill. Boston: The Atlantic Monthly Press. \$2.

Kelsey's Rural Guide, by David Stone Kelsey. Boston: The Atlantic Monthly Press. \$1.50.

## A Rose-Tinted View of Duse

Eleanor Duse: The Story of Her Life. By Jeanne Bordeaux. London: Hutchinson, 21s. net.

IN the preface to her life of "The Duse," as she is so fond of calling her, Jeanne Bordeaux claims that the book pretends to be, and is, nothing more than a simple story of the life of the great actress; but this by no means represents its pretensions. The story is neither simply nor unpretentiously told; indeed, in a previous sentence of this same preface the author claims that, while the great actress's "friends, intimates and actors each saw her in a different light," she, the authoress, "saw her in all those lights merged into one!"

This claim and this book are alike preposterous. The book is written in a somewhat fulsome manner, resembling the production of a school girl still under the influence of what in school girl language is so aptly described as a "rave." Except for an occasional natural flash here and there, which beams like an intruding but welcome ray of sunlight upon the artificial limelight, the book displays neither vision, knowledge of the subject, analytical ability nor critical appreciation of any real value at all.

As a chronological statement of the events in the life of a very great artist, however, the book has a cer-

tain value; and, if one reads between the lines, a certain definite character appears. It is to be hoped that this is not the real Duse, for, if that is so, those who can only gauge her character through the pages of this book may feel that she was neither a great woman nor a great artist. But those who were fortunate enough to see Duse at any time in her long and great career were aware at once that she was a supreme artist—one of the greatest in the history of the world has ever seen, perhaps ever will see; though we have not the temerity of this author, who boldly states that the world never can see her equal. Miss Bordeaux seems quite unable to distinguish between caprice and capability; she is under the impression that it is greatly to Duse's credit that she could not act on a stage where the flowers were not real! At the top of one page she tells us her idol never broke a contract, and lower down on the same page speaks of a contract broken through mere caprice, that cost Duse 50,000 lire.

Again Miss Bordeaux sums up her favorite's character in a series of contradictions and contrasts that, if true, are only indicative of a somewhat shallow nature. Perhaps they are true; perhaps Dr. Johnson was right when he said that the player has no feelings, but those who have had the privilege of seeing this truly great artist would faint think otherwise, and hope that the time will come when her life will be written by someone better equipped both in technical ability, artistic discrimination and analytical power than the authoress of this truly unsatisfactory book.

The Old Flame, by A. P. Herbert (New York: Doubleday, Page & Co. \$2.00).

is a series of delightful nonsense as one may expect from Mr. Herbert, the famous A. P. H. of Punch. It is a lively, ingenious, and happily ridiculous account of a young married couple who take a month's vacation from each other for the ultimate good of their dispositions. While the book has not a definite plot, it is, nevertheless, a complete story told in a series of incidents leading to a state of thought rather than a crisis. To give an outline would in no way make clear the charm of Mr. Herbert's writing, the twisting dialogue, and the ingenious twists he brings into each incident as a means of passing two hilarious hours. The book is an outstanding success.

200 Sheets 100 Envelopes \$1.00  
PRINTED WITH ANY NAME AND ADDRESS

High grade, clear white bond, unusually smooth writing surface. Size 8 1/2 x 11 inches with envelopes to match. Has that crisp, "crackling" quality which gives it as superior quality stationery.

Name and address on every sheet and envelope in rich dark blue. Perfectly printed, type up to 4 lines. Just send for sample and price list, and outside U. S. \$1.00.

Two prepared forms for prompt service and satisfaction guaranteed or money refunded. Order today.

National Stationery Co.  
7473 Lincoln Highway, Batavia, Illinois

Dr. Eliot's Five-Foot Shelf of Books

The books that make men think clearly and talk well

Every well-informed man and woman should at least know something about these famous "Harvard Classics."

The free book tells about it—how Dr. Eliot has put into his Five-Foot Shelf "the essentials of a liberal education," how he has so arranged it that even "fifteen minutes a day" are enough, how in pleasant moments of spare time, by using the reading courses Dr. Eliot has provided for you, you can get the knowledge of literature and life, the culture, the broad viewpoint that every university strives to give.

Every reader of this page is invited to have a copy of this handsome and entertaining little book. It is free, will be sent by mail, and involves no obligation of any sort. Merely clip the coupon and mail it today.

Send for this FREE BOOK

Before you spend another penny for books, get a copy of "Fifteen Minutes a Day"—the free guide book to reading which the coupon will bring you.

It's a book that tells how to turn wasted moments into growth and increased power. It's ready and waiting for you; and it's entirely free. Send for it at once.

P. F. COLLIER & SON COMPANY  
Publishers of Good Books Since 1875  
Branches and representatives everywhere  
NEW YORK

By mail, free, send me the little guide book to the most famous books in the world, describing Dr. Eliot's Five-Foot Shelf of Books (Harvard Classics) and containing the plan of reading recommended by Dr. Eliot of Harvard.

Mr. \_\_\_\_\_  
Name Mrs. \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

☐ Check here if Bible is wanted bound in French morocco leather with ornate gilt edges, printed on the famous Oxford India paper. Price \$10. Same examination plan.

The Scofield Bible is sold also by your bookseller

## "Understandest thou what thou readest?"



Philip the apostle thus questioned the Ethiopian. This wonderful Bible enables you to understand the Bible and adds new inspiration to Bible study.

HAVE you not often longed to know the Bible better? How earnestly have you desired that clearer understanding of the Word of God which we realized would enable us to master fear and destroy our false beliefs in sin and sickness. Obscure passages, seeming discrepancies, and apparent contradictions, however, have often proven hindrances.

Now these obstacles need no longer hinder us, for here is a wonderful edition of the Bible which has marginal notes giving the latest renderings of difficult passages, and the notes are right on the pages where the difficulties occur. The eminent scholars who prepared these helps—to be found in no other edition—sifted the best from thousands of volumes about the Bible. Many of these books are inaccessible to the general reader. The editors have been careful to exclude personal views and human reasoning, all explanations being based on Scriptural authority; thus the Scriptures are seen to explain themselves.

A Volume of Rare Beauty  
To make the Scofield Reference Bible as beautiful as it is useful, the Oxford University Press has published an edition worthy of its high tradition in craftsmanship. It is printed with large type on a very fine quality of special Bible paper, opaque and yet so thin that the 1,370 pages make a volume only 1 1/2 inches thick. An indexed atlas, with twelve full pages of colored maps is included.

The binding is blue Buckram with gold side and back titles. The pages are edged with gilt. Any library is enhanced by the artistic richness of this volume which measures 8x5 1/2 inches.

Exclusive Features That Add Immeasurably to Bible Interest  
Have you a broad grasp of the various books of the Bible, their theme, their historical background, the period of time they cover? A brief synopsis and

analysis at the beginning of each book in the Scofield Reference Bible affords a panoramic view that is wonderfully illuminating. Chapter sub-heads show at a glance the subject matter of the paragraphs.

The text, the Authorized King James Version, is further illuminated by marginal notes giving the latest renderings. Modern synonyms are offered; ancient weights, measures and money are turned into modern equivalents. A unique topical chain-reference system makes possible the finding of all related passages.

May We Send It on Approval?  
You must see this wonderful Bible. As a Bible reader you will at once appreciate the value of it. As long as our limited supply lasts, we will include without charge, the valuable booklet, "The Bible Reader's Companion."

Just mail the coupon now. SEND NO MONEY. Examine the Bible carefully for a week. If you agree that what we claim for it is true, send \$5.45, plus postage. If you feel that you can afford to be without this wonderful aid to Bible study, return both volumes and there is absolutely no further obligation.

OXFORD UNIVERSITY PRESS  
American Branch, Dept. 53  
Publishers of Bibles for 250 Years  
35 West 52nd St. New York City

Oxford University Press, American Branch, Dept. 53  
35 W. 52nd Street, New York City

Gentlemen: You may send me a copy of the Scofield Reference Bible with improved index beautifully bound in dark blue Buckram and the "The Bible Reader's Companion." In one week I will remit \$5.45 (or \$4.95, if undelivered) plus the few cents postage or return both books without further obligation.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

☐ Check here if Bible is wanted bound in French morocco leather with ornate gilt edges, printed on the famous Oxford India paper. Price \$10. Same examination plan.

The Scofield Bible is sold also by your bookseller

P. F. COLLIER & SON COMPANY  
By mail, free, send me the little guide book to the most famous books in the world, describing Dr. Eliot's Five-Foot Shelf of Books (Harvard Classics) and containing the plan of reading recommended by Dr. Eliot of Harvard.

Mr. \_\_\_\_\_  
Name Mrs. \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

☐ Check here if Bible is wanted bound in French morocco leather with ornate gilt edges, printed on the famous Oxford India paper. Price \$10. Same examination plan.

The Scofield Bible is sold also by your bookseller



## THE HOME FORUM

## Looking Backward and Looking Forward

HOW does the American poetry of the present compare with that of the past? It is a question being incessantly asked today and one well worth trying to answer, even though the answer may be in the nature of a guess.

Some years ago, having to make a journey from Baltimore to New York and back again in two consecutive days, I put into my bag two little anthologies of American verse, one of which included the work of the older American poetry and the other, that of poets who have come to fame since 1900. Since the selection was of nearly equal bulk and was made by the same editor, the two books perhaps furnished as good a ground for comparison as one is likely to find. I read both volumes through slowly and thoughtfully on the way to New York and through again on the return journey to Baltimore, and my conclusion was that in interest and sincerity, as well as in all the qualities that compose that rather vague something which we call poetry, the book of recent verse was superior to the book of the older American poetry. I was drawn from the entire range of American poetry before 1900.

It is unnecessary to say that such a testimony is of little value in the sense of finality. In the first place, the two volumes contain only short poems, and any estimate of older American poetry must take into account such longer works as "Sagwag Bound" and "Hiawatha," and "The Vision of Sir Launfal." And, in the second place, a conclusion based on an anthology is doubly individual, if one may use such an expression—the individual choice of the anthologist and the individual preference of the reader. Many critics will maintain, moreover, that an estimate of national output in literature cannot fairly be based merely upon a selection of specimens of the best individual works. In such an estimate, they will say, great weight must be given to the mass and solidity of the author's total production and to the amount of influence this has had upon the general thought and character of the nation. They will point out, for example, that while in an anthology of the best verse Poe and Emerson will be represented by only from three to ten poems apiece, the influence of both has been not only national but international and their total contribution is of an importance hardly paralleled by that of any contemporary author. To such a contention we might reply that the influence of both has been exercised through their prose, rather than through their verse, and that this is especially true of their influence in France, Germany, and Russia. Even in America it is probably true that the influence of Poe and the essays of Emerson have been immensely more influential than their poetry.

It is true, nevertheless, that our estimate of a poetic period is based, not only upon the number of first-

rate single poems produced in it, but upon the number of important poets who have lived in it. And we judge a poet to be important, not only by the number and quality of his best verses, but by the weight and power of his entire production. A Milton or a Wordsworth, for instance, will give eminence, all alone, to the period in which he lives, because, like every great man, he is more than a professional technician. Herrick wrote a larger number of perfect little poems than Milton, but Milton has given his name to a period and a style. To compare them is like comparing a carver of cameos with a Michelangelo.

Such considerations perhaps suggest why it is so hard to answer our question of how the American poetry of the present compares with that of the past. And our problem is further complicated by the difficulty of appraising the true rank and value, not only of present-day poets, but even of some poets of the past who, not very long ago, were unhesitatingly accepted as masters. The criticism of the past few years reminds one of an old-fashioned spring house-cleaning, in which the contents of the living rooms were examined anew, and even the contents of attic and cellar were subjected to scrutiny. In order to determine whether they were worth keeping any longer. For the past quarter-century old reputations have been rigorously re-examined and, often enough, challenged; and this is especially true of the reputations of the older New England school of poets. Many an ardent critic of our day denies any poetic importance as distinguishing between English and American poetry to poets like Longfellow, Whittier, Holmes, and Lowell, who fifty years ago were accounted the glory of American literature and who even now are read, studied, and memorized by millions of our school children. One might say that any poet who is thus introduced yearly to millions is important, whether poetically important or not; but that is not precisely our question, for it confuses popularity and traditional reverence with actual excellence. In fact, the only fundamental criterion is excellence. Our question is, the general excellence of the old poetry as compared with the new.

Of course, the great difficulty in arriving at a conclusion is that, as the saying goes, tastes differ, and that there is, therefore, no universal agreement on what we mean by excellence. There is a level of taste at which the New England poets are still far more appealing than are the best American poets of the present; and there is another level at which they seem by comparison platitudinous, mild, derivative, and academic. The former is the taste of millions, the latter of thousands, and neither group is likely to give much weight to the opinion of the other. It is we belong to the smaller group, we can at least be discriminating, remembering that it is still a fine and rare thing for a poet to appeal over many millions. The latter made such an appeal once of the bases of his conception of "What is art?" And we can remember, too, that it is only fair to discriminate between what is good in the older poets and what is bad or merely ordinary.

Having resolved not to jump to hasty conclusions, we can still make some valuable experiments that have as their end the answering of our question. We might, for example, examine a collection of the older poetry as Steadman's "American Anthology," published in 1900, and ask ourselves how many of the poets and poems are still remembered. It is a somewhat chastening question, for when we compare its contents with those of the "Victorian Anthology," on the one hand, and with those of half a dozen anthologies of contemporary poetry, on the other, it is impossible to prophesy what conclusions we shall draw, of course; but we may safely believe, I think, that we shall at least be astonished at the variety, the sincerity, the freshness, and the general excellence of the American poetry of the day. The more we study this contemporary poetry, the more we must feel that America is at last becoming poetically vocal. If such a study as I have suggested does nothing else for American students, it may arouse them to a pride in the poetic renaissance of their country and a desire to render it the loyalty it deserves. Art prospers wherever there is an appreciative public. R. M. G.

## The Heart's Italy

Written for The Christian Science Monitor

I may not see again those morning shores

That long centuries of glory

Struggle of valiant men before grim

doors

That seemed fast-locked, but

opened at the last—

Bright shores, where Beauty early

came, and cast

Her lot with such as spent for her

of youth and strength, and, loving,

held her fast.

Dearer than priceless gems, on hard-

mined ores.

I may not see? Nay, but I see them

still—

The vineyards, radiant in the

morning light.

The young dawn's blush upon a

storied hill.

The purple splendor of the day's

"Good night!"

Dear memory keeps them bright,

with ageless art—

Heedless of years, I hold them to my heart!

—Minnie Leona Upton.

## Evening

O Star of Eve, thou that dost homeward guide  
All that the day's bright beams have scattered wide:  
Homeward thou leadest sheep and goats to rest,  
The little child home to his mother's breast.

—Sappho. Translated by Mary T. Storrs-Fox.

## A Parable of Peace

A man who desired peace above all else found for himself a little home beneath the sky where he could dwell—himself alone—where he could rest and muse amid the solitudes. And all about the little home was deep friendliness; no tiny thing was there to fret, or soil the sight, or bring a touch of strain; no note of care entered the little heaven he had found. The early morning sun rose for him, a plink and, opened into a full-blown flower, and the scent of the sun upon his low roof was sweeter than the scent of wild roses. In the evening it folded its petals close and fell asleep behind the folds.

The man gathered lumps of dried oak from the woods and burned them

at nightfall in the hearth, and sat upon the floor of his room in the path of the open window to his row of books, and believed that he had found peace.

A low-banked river ran near to his little home, and barges passed by occasionally, drawn by patient horses. One day, as he was dipping up water from the river, he spoke to the barge as he walked at his horse's head. He asked him where he had come from and where he was going. That night he sat by his fire and thought of the barge. He saw the ugly, sudden walls lifting themselves out of the river about the wharf where the grain would be unloaded. He knew the place well. It

was a wet-smelling, low-lying quarter, a district of narrow ways and high buildings and dirty-paneled windows, a place of grating voices and incessant noise.

He turned his face to the moon, round, and very bright, and high, and, leaving the fire, he stepped out of the porch into the night and looked this way and that and felt a little troubled. Everything seemed small, even the borders of his little heaven had closed in.

And when, within a week or two, the next barge passed, he hailed it and, with his bundle of goods, was taken aboard. He sat by himself in the bow and never once looked back; and when in the distance ahead he saw the gray of the city's smoke he was glad. They hauled

him from the deck up a steep rope ladder, and the drenching weeds of the wall smelt horribly, close to his face. On the quay a small dog sniffed at his bundle. He untied it and gave him the remains of his biscuits, and the small dog wagged his stump of a tail and licked up the crumbs.

There was no sun. The air was thick with soot and dust; it seemed that a million motor horns sounded simultaneously. The man patted the little dog and tied up his bundle again. He turned down a cobbled roadway and headed for the hub of the city where there was much to be done, and as he went the borders of his heaven stretched themselves ever wider and wider and there was much peace within his heart.



Preparing Land for Potatoes. From a Painting by John Atkinson

## Following Up the Pinguisibi

As the boat turned slowly landward the approach of day was heralded by a great star which hung gloriously over our heads like a lantern, preternaturally bright. A bell sounded. The propeller stopped while momentum alone carried us smoothly and silently along in luminous darkness. A sandy beach lay somewhere beyond, and we . . .

leaped out and eagerly awaited the signal to drop overside. The word came, and we let go in blind credulity, praying that the canoe might receive us in the swaying blackness underneath. It did. The fish tug thrashed away, and we drove our burdened shallops through the subtle radiance of starlit waves.

Somber sierras of spruce and pine loomed up ahead, vaguely assuring us of a landing place; but we were seeking the mouth of the Pinguisibi and she does not yield her lips to every rambling wanderer. Frequently shifted and always modestly screened by sand, it was only after several disappointments that we discovered a narrow gap in the bar through which we slid to the tranquil waters of the terminal lagoon.

None of the Indians had any knowledge of the river, except as in our company, they had traveled up and down to examine in regular succession the contributing creeks. . . . The streams we had ascended all arose in swamps or small ponds or drained at most near-by hills. None communicated with the peerless lake. . . . Our present trip, therefore, had been planned in hope of identifying the outlet of Waboo's Lake and making a new trail if it were feasible. After that, time permitting, we purposed to run the Pinguisibi to its source, or at least as far as it was navigable.

The river, too, is only a survival of that demure time when hills of fire upheaved and torrents of flame poured down, thickened into stone, and cooled. Accretion and erosion occurred and configuration began. Centuries drifted by, innumerable but significant, fruitful but incurious. The glacier carved its way ponderously through the end- less undulations, brooded over them, melted, and left the deep-set line, burnished bronze which we know and love as the Pinguisibi; a mighty petroglyph where living waters proudly flowed—and ebbed from age to age. Stupendous in those beginnings, the waterway of the present has perhaps the same relation to its primitive sire as the modern dragonfly to the pterodactyl. Yet even now the river stirs the imagination and quickens the heart.

Most of us have an innate love for what is new, free and spontaneous, and as we pushed up the dark sliding river into the hidden heart of the Great Woods, we felt the elate

expectancy of a pioneer. We were traveling on an unknown stream through an unknown forest to an unknown terminus, and this eventual consciousness enhanced the lurking strain of wildness which civilizing centuries closed behind us. . . .

To validate our woodcraft it would be necessary to visit Waboo's Lake and possibly cut out the trail, but that we felt obliged to postpone the demonstration. However, the verification seemed so easy that we broke camp without special regret and took up the quest of the river's source. The trail began at the very site of the tent and led over the newly blazed portage around the Falls. Higher and higher we climbed over boulders, glacial debris, and prostrate trees, until finally we emerged on the upper levels and quiet water.

We now got our first comprehensive view of the valley. In order to grasp the scene more fully we clambered down to a clump of rocks which reared their arid backs out of the river near the brim of the Falls. The channel above broadened spaciouly into a deep pool, but contracted at our feet to a series of narrow irregular chutes. At the foot of the Falls the waters paused and gathered themselves for the mad race through the canyon, which lay at a sharp angle with the upper river. The lower pool was dotted with twinkling bubbles and fridescendent spume through which an occasional trout leaped hungrily. Only two sides of the abyss were visible, craggy, brown, and glistening with spindrift. From them our eyes rose to the wide forested slopes of the hills where shapes of gossamer mist lurked spectrally. It was a vast amphitheater, with the waterfall in front as miniature bit of stage scenery. Advancing beams of light shot down over the lofty eastern ridge and changed from foam and spray into a galaxy of brilliant palpitating stars.

The canoes arrived and we embarked, made two small portages, and paddled hour after hour over a smooth, fat-faced river. We felt as if the world had just been created and we were the first to travel through its delectable perfection. Exaltation mingled with serenity. The winds blew softly through the valley. The tops of the marching trees swayed rhythmically while the water gurgled a friendly welcome among the bows and paddles. The current bent in beautiful curves to meet the canoes. "The place where we had been vanished. The one we were in slipped away as we looked and the beneficent omphalos approached with open arms." It was all very wonderful, suggestive, and mystical.

The errant fancy of the Pinguisibi takes many shapes. All are beguiling, and our delight was prolonged till near noon, when we came to a wide ledge of Laurentian granite. We dragged the canoes over this barricade with the deep roar of an unseen torrent in our ears. We pushed around a projecting cliff and behold! an abrupt high wall of rock, where woods and winds and waters meet and the river foams ceaselessly down. —Charles B. Reed, in "Four Way Lodge."

Another Beit Yeladim is in the old city, near the Haram-Es-Sherif and the Walling Wall, in the pretty sloping street of ancient, friendly arcades.

It is a charming, most picturesque Arab house, with its stairways, terraces, colonnades; its hanging gardens, and its wide, wide garden of poppies and magnolias which spread over the neighboring roofs, sprouting among the ancient stone slabs of cupolas.

The schoolrooms, whitewashed and very clean, with Lilliput furniture and work-baskets hung along the walls, have an almost modern look, which takes me somewhat aback. . . .

A little tarbush-wearer presses upon us with pride an album wherein he has embroidered in letters of alternate colour the solemn, square letters.

"That spells Yerushalayim!—the magic word which they learn how to write, Yerushalayim, how they love that name! How proud they are of belonging to it! How splendidly they see it! In this poor population national sentiment is intense. None of them would leave these miserable tenements for a fine house outside the ramparts, because outside it is no longer the City of David. . . .

out her amphora with exquisite Oriental grace to the servant of Abraham, who jingles bracelets brought as nuptial gifts, while the other children, standing or kneeling, mutter and complain like camels. . . .

Then it is "David the Shepherd," with words and music composed by Mademoiselle M. herself. A little Moghebi with houri-eyes throws a shepherd's mantle over his shoulder—it was a bath-towel—and with first an imaginary harp, then a flute, in his hands, he reclines against a boulder-chair, while his flock spreads out about him, and the choir chants in Hebrew:

David made a harp,  
Little David made a harp,  
David played, he played gently,  
And the flock went down on their knees.  
Fadidda, Fadidda, O sweet harp—

David made a flute as well,  
David the shepherd with beautiful eyes.  
David played his flute so well  
That the flock leapt to their feet.  
Tirilli, Tirilli, O most pretty flute:  
We also leap, we leap with joy.

And all these poor children dance in cadence with their orchestra. They are David's flock. They have forgotten their ills.—Myram Harry, in "A Springtime in Palestine."

## The First Trip

As the "Viking" was a new ship there was a good deal of boatwain's and ordinary seaman's work to be done, and this kept a good many of the crew employed, at any rate for the time being. They played sentry-voice chafing-mats and other mats, rigged up blocks, applied straps, and so on. The carpenter and joiner had enough work to do making gratings and other small fittings of various kinds.

There is a story of another Arctic skipper of those days who hit upon a good way of utilizing the leisure time of his crew. He had built himself a house, and when he left home he took with him on board materials for all manner of joinery for his house—doors, open-work carvings for balconies and such like. He mustered as many men with a knowledge of carpentry as he could find among the crew, and all through the voyage when they were not actually seal-hunting, he kept them working for his house at home in Sandefjord, which to this day bears visible witness, by the profusion of open-work decoration on its balconies, to the "home industry" of the Arctic.

The chief excitement on board was setting the topmasts. These Arctic Sea craft, being manned by such a large crew, usually have simple, patent-reefed topmasts which can be set from the deck, and demand strength rather than seamanship. The topmast halyard is stretched along the deck and the whole watch lay hold of it. As many as twenty men in line haul at the rope to the tune of some chanty as the favorite:

"And who could lead the dance so well  
As pretty Mistress Hansen?  
Tra-la-la-la, tra-la-la-la, tra-la-la-la, ahoy!"

They tramp briskly and in time along the deck while the topmasts

## Home Building

Written for The Christian Science Monitor

"His home, the spot of earth supremely blest,  
A dearer, sweeter spot than all the rest."

MANY of mankind's dearest memories and happiest experiences center about the thought of home. Home fills a sacred place in the human heart, and the influence of a good home hallows and refines life's journey. Home should be a sanctuary and a shrine, the abiding place of peace and joy, the center of our affections and activities, at once a shelter from the inclemencies of weather and from all of the storms and stresses which at times seem so threateningly to beset human experience. It is the scene of the most intimate of life's cherished hopes and desires. The poet has well said:

"Home is where affection calls—  
Home is where the heart has builded."

No less sanctified by pure affection than the lowliest home, the simplest hut or cabin, than the lordly mansion or stately palace. "Be it ever so humble, there's no place like home," was written by one who, a wanderer, homeless and broken, had yearned for the simple home of childhood's memory.

In view of all that home may mean to mortals, how important becomes the problem of home building, that it may fulfill its highest possibilities. In referring to the building of a house to the Lord, the Psalmist was so assured of the need to erect it upon a spiritual foundation that he declared: "Except the Lord build the house, they labour in vain that build it." Christ Jesus emphasized the same thought in a familiar parable. The house built upon sand is insecure, liable to destruction in the first great storm. But the house built upon solid rock, the sure foundation, successfully withstands the buffeting of the elements. Invaluable lessons home building may be gained from the words of these truly wise men.

Above all other structures, to insure its stability, the home should be built upon the solid foundation of spiritual truth. What is spiritual truth? That God is Spirit; that His creation is like Him—that is, spiritual; that man, as God's likeness, is spiritual and perfect; and that man abides in the divine consciousness. In Mind, which is God, man's true home, then, is in spiritual consciousness, where abide peace, love, joy, permanency—in brief, all the qualities which belong to God. This, then, is the understanding which constitutes the solid foundation upon which may be erected the permanent structure, able to withstand the buffeting which so-called mortal mind may raise against it.

are stretched. But when the top-gallant sails are being set, some of the hands have to go aloft to cast loose.

When the watch is changed there is a perfect pandemonium in the forecastle. The watch below is roused by a faithful, long-drawn howl which would make a novice suppose that something terrible was happening. The sleepy seamen turn out of their bunks and tumble into their clothes, and all is bustle and noise in the crowded space forward. Next comes mess. The cook has the food all ready in the galley, and it is served out. . . .

The time never hung heavy on my hands, for there was always so much to see and learn in this novel sailor's life. Of an evening it was unspeakably delightful to leave the cold and darkness on deck and go down to the bright, cosy cabin where a warm supper awaited us. While the captain and I enjoyed our sociable meal I would follow with avidity all his tales of the sealing and the life in the far north, and when the mates and the steward came in I listened to their talk about all that had happened in other years, to their descriptions of the various ships and their captains, and most of all to what they said about the sealing prospects.

At last on the eighth day (Saturday, March 18th) the great event happened. At eight o'clock in the morning the temperature of the water had fallen to 35.8°. At noon we were in latitude 68° 16' north and longitude 4° 43' west. The ice could not be far distant now.

Towards evening the first ice was sighted. I was up on deck in an instant, but at first it was too dark for me to distinguish anything. Then something white emerged from the blackness. It was a great, larger and larger, and gleamed still more white against a background black as night; this, the first piece of ice, had come from the boundless ice-fields which, as I knew, stretched away northward in the Polar night beneath the stars and the northern lights. A thrill went through me. What was it that moved me so strangely? After all I had seen plenty of equally large ice-floes, and there was nothing remarkable about this one. But it meant that we were on the threshold of a new and unknown world—Fridtjof Nansen, in "Hunting and Adventure in the Arctic."

## In Early Spring

O Spring, I know thee! Seek for sweet surprises  
In the young children's eyes.  
But I have learnt the years, and know the yet  
Leaf-folded violet.

Mine ear, awake to silence, can  
Foretell  
The cuckoo's fitful bell.  
I wander in a grey time that encloses  
June and the wild hedge-roses.

A year's procession of the flowers  
With hands that pass  
My feet along the grass,  
But not a flower or song I ponder is  
My own, but memory's.

—Alice Meynell.

But, one may say, how does this affect home building, the erection of a material structure which serves as a home for one's self and one's family? It directly pertains to just this problem: for, unless the home is erected for the purpose of promoting spiritual progress, to assist in the demonstration of God's goodness and perfection, it misses the great purpose of all right human activity. Contrast these situations: the house erected merely to satisfy the material sense of beauty, to gratify pride and ambition, with no vision of the true meaning of home, and the house erected in the full understanding of its usefulness as a symbol of man's permanent home—a temporary structure, to be sure, but the chief purpose of which is to facilitate the gaining of spiritual vision and an ever increasing understanding of God's infinite goodness and of man's perfect state. Can there be any doubt as to which will make the better home, the more hallowed spot?

"Home," writes Mrs. Eddy in "Science and Health" (p. 58), "is the dearest spot on earth, and it should be the centre, though not the boundary, of the affections." Too frequently, it seems, life's activities are circumscribed within the home—its the boundary of one's horizon. This false sense of home becomes a bar to that spiritual unfoldment toward which all mortals should tend, for in that direction lies all that is permanent and worthy.

Home may well express one's highest sense of the beautiful and harmonious. As type of the heavenly home, it symbolizes the infinite and perfect harmony which inheres in the divine Mind. Rightly understood, beauty and harmony point to their divine source; and instead of increasing the human sense of pride of possession, thus stimulating worldliness, beautiful home surroundings should aid in gaining the spiritual vision of celestial beauty, perfect and fadeless. "Christians rejoice in secret beauty and bounty, hidden from the world, but known to God," writes Mrs. Eddy on page 15 of Science and Health. Earnest seekers for Truth, learning to find all beauty and goodness in divine Mind, derive less and less pleasure in contemplating the symbols of beauty—material things. They look more and more intently upon the things of Spirit, knowing that in reality all beauty belongs to God. "Pilgrim on earth, thy home is heaven; stranger, thou art the guest of God" (ibid., p. 254). As this is understood, home becomes a hollower place, a more sanctified dwelling-place.

## SCIENCE AND HEALTH

With Key to the Scriptures

By

MARY BAKER EDDY

PUBLISHED BY THE TRUSTEES UNDER THE WILL OF MARY BAKER EDDY.

The original, standard and only Textbook on Christian Science Mind-healing, in one volume of 700 pages, may be read or purchased at Christian Science Reading Rooms throughout the world.

It is published in the following styles and bindings:

Cloth . . . . . \$3.00  
One sheep, vest pocket edition, in India Bible paper . . . . . 3.00  
Morocco, vest pocket edition, in India Bible paper . . . . . 3.50  
Full leather, stiff cover, same paper and size as cloth edition . . . . . 4.00  
Morocco, pocket edition, Oxford India Bible paper . . . . . 5.00  
Levant, heavy Oxford Bible paper . . . . . 5.50  
Large Type Edition, leather, heavy India Bible paper . . . . . 11.50

For THE BLIND

In Revised Braille, Grade One and a Half . . . . . \$12.50

FRENCH TRANSLATION

Alternate pages of English and French . . . . . \$2.50

Cloth . . . . . \$2.50

Pocket Edition, cloth . . . . . 4.50

Pocket Edition, morocco . . . . . 5.50

GERMAN TRANSLATION

Alternate pages of English and German . . . . . \$2.50

Cloth . . . . . \$2.50

Pocket Edition, cloth . . . . . 4.50

Pocket Edition, morocco . . . . . 5.50

Where no Christian Science Reading Room is available the book will be sent at the above prices, express or postage prepaid, on either domestic or foreign shipments.

The other works of Mrs. Eddy may also be read or purchased at Christian Science Reading Rooms, or a complete list with descriptions and prices will be sent upon application. Remittance by money order or by draft on New York or Boston should accompany all orders and be made payable to HARRY I. HUNT, Publishers Agent, 107 Falmouth St., Back Bay Station, BOSTON, U. S. A.

## THE CHRISTIAN SCIENCE MONITOR

Founded 1908 by MARY BAKER EDDY

An International Daily Newspaper

Published daily, except Sundays and holidays, by The Christian Science Publishing Society, 107 Falmouth Street, Boston, Mass. Subscription price, payable in advance, \$2.00 per annum in advance, \$2.00 per annum in advance, \$2.00 per annum in advance.

Communications regarding the conduct of this newspaper, and for republication of all telegraph and local news credited to it, or not otherwise credited in this paper, should be addressed to the Editor. If the Editor does not hold himself responsible for such communications.

Member of The Associated Press. The Associated Press is exclusively entitled to the use for republication of all telegraph and local news credited to it, or not otherwise credited in this paper, and the Editor does not hold himself responsible for such communications.

The Christian Science Monitor is on sale in Christian Science Reading Rooms throughout the world. Those who desire to purchase The Christian Science Monitor regularly from any particular news stand where it is not now on sale, are requested to notify The Christian Science Publishing Society.

Cost of remailing copies of The Christian Science Monitor is as follows:

North America

Up to 14 pages . . . 1 cent

Up to 16 pages . . . 2 cents

Up to 18 pages . . . 3 cents

Up to 20 pages . . . 4 cents

Up to 22 pages . . . 5 cents

Up to 24 pages . . . 6 cents

Up to 26 pages . . . 7 cents

Up to 28 pages . . . 8 cents

Up to 30 pages . . . 9 cents

Up to 32 pages . . . 10 cents

Up to 34 pages . . . 11 cents

Up to 36 pages . . . 12 cents

Up to 38 pages . . . 13 cents



OLD COLONY TRUST COMPANY

(Largest in New England)

*You are invited to send for booklets and  
to confer with the officers of the company*

52 TEMPLE PLACE      17 COURT STREET      222 BOYLSTON STREET  
BOSTON

20 Bos & Alb.....	137	137	137	137
180 B&M.....	137	137	137	137
100 B&M pr A.....	25	25	25	25
100 B&M pr B.....	25	25	25	25
18 B&M pr C.....	24	24	24	24
20 B&M pr D.....	491	491	491	491
30 Cal & Ariz.....	483	483	483	483
220 Cal & Hecla.....	1434	1434	1434	1434
50 Chi Joint pt. No 2.....	963	963	963	963
100 Cop Range.....	215	215	215	215
50 East SS.....	47	47	47	47
25 East SS pt.....	26	26	26	26
113 E Butte.....	35	35	35	35
30 E Mass.....	68	68	68	68
42 E Mass A.....	43	43	43	43
42 E Mass B.....	40	40	40	40
632 Edison Elec.....	200	200	200	200
100 Gen Elec.....	2665	2665	2665	2665
184 Gillette.....	62	62	62	62
120 Hardy.....	20	20	20	20
70 Island Crk.....	128	128	128	128
100 Keweenaw.....	75	75	75	75
56 Libby Mn.....	75	75	75	75
40 Math Gas.....	60	60	60	60
121 Mass Gas.....	73	73	73	73
44 Mass Gas pr G.....	66	66	66	66
100 May Old Col.....	119	119	119	119
200 Mineral Hl.....	180	180	180	180
75 Mohawk.....	29	29	29	29
130 Nat Leather.....	3	3	3	3
200 New Cnells.....	208	208	208	208
100 N E P.....	104	104	104	104
200 New Riv pr.....	38	38	38	38

17 Old Colony...	100	100	00	102 1/2
150 Old Dominion...	194 1/2	194 1/2	21	194 1/2
153 Olympia	21	20 1/2	21	21
160 Pac Mills	60 1/2	60 1/2	60 1/2	60 1/2
100 Prov Wore	137	137	137	137
16 Quincy Mfg.	22 1/2	22 1/2	22 1/2	22 1/2
40 Shannon	65	65	65	65
106 Sap & Ros.	75	75	75	75
250 Swift Inter.	27 1/2	27 1/2	27 1/2	27 1/2
42 Swift & Co. 110 1/2	110 1/2	110 1/2	110 1/2	110 1/2
25 U S F S pp	25 1/2	25 1/2	25 1/2	25 1/2
170 Uni Shos.	41 1/2	41 1/2	41 1/2	41 1/2
119 U S Smelt.	34	34	34	34 1/2
25 U S Pacific	137	137	137	137
122 Utah Apex	65	65	65	65
100 Utah Metals	65	65	65	65
270 Utah	22 1/2	22 1/2	22 1/2	22 1/2
40 Waldorf	18	18	18	18
50 Waltheim	15	15	15	15
24 War Bros.	42 1/2	42 1/2	42 1/2	42 1/2
23 War Br Bpt	41	41	41	41
135 Westchase	68 1/2	68 1/2	68 1/2	68 1/2
123 Wickwire	57 1/2	57 1/2	57 1/2	57 1/2

**BONDS**

[illegible]

**BOSTON CURB**

Alumina	12 1/2	12 1/2	12 1/2
Aluminum	22	22	22
Baghead Smelt	26	26	21
Champion	15	15	26
Columbia & Jerome	4	4	4
Chief Cons. Min.	4	4	4
Crestal Cop	14	14	14
Eureka	14	14	15
Erupelon	15	15	15
Eastern Smelting	15	15	15
Gardner Copper	67	67	67
Idaho	67	67	67
Iron Cap	18	18	18
Monroe Yantic Dev.	18	18	18

Playmaster	40	35	10	Bar silver in New York	67 1/2	67 1/2
Shea	11	11	11	Bar silver in London	31 1/2	31 1/2
Trinity	16	16	16	Bar gold in London	886 1/2	886 1/2
United Verde Ext	25	21 1/2	25	Mexican dollars	51 1/2	51 1/2
Verde Central Copper	5 1/2	5	5			
Verde Mine	20	20	20			
W Comstock	11 1/2	11 1/2	11 1/2			

Clearing House Figures		
	Boston	New York
Exchanges	\$85,000,000	\$780,000,000
Year ago today	62,000,000	
Balance	27,000,000	74,000,000

SECURITIES SOLD
AT AUCTION TODAY

Securities sold at auction today were:	Acceptance Market	"Gilbert" Guaranteed S Coal
15 Rls Atlantic s shrdlmlfwpvbygv	Prime Eligible Banks—	
	Under 30 days	

5 Pepperell Mfg 124, up 3	60@90 days	2 1/2 @ 63	Tum Bros.
8 Sharp Mfg of 56, off 47	Less Known Banks—		
10 Grinnell Mfg 105, off 35	Under 30 days	3 @ 27 1/2	Pig Iron & Coke
12 Merrimack Mfg of 76 1/2, up 2 1/2	20@60 days	3 1/2 @ 63	
13 Merrimack Mfg of 121 1/2, up 1 1/2	30@90 days	3 1/2 @ 63	

Worcester Suburban Elec 45½, up 1¼	Under 30 days .....	3 @ 2½
1 Nashua-Lowell Edt 106, off 4¾	20-60 days .....	2½ @ 2½
10 Len Mass L & Pow of 30½, up 2½	over 60 days .....	3½ @ 2½
20 Comm Gas-Elec Pr 71, up 1		
5 Mass Lic 65 of 88, 88½, 89		
20 Southern Berkshire Dwy E 41		
1 Boston Fisheries pf 30		
1 Boston Athenæum 61½, off 10		
10 Montpelier-Burlington P 27, up 2½		
2 Envelope pf 108, unch'd		
2 Narragansett Machine pf 73		
1 Boston Belting of 28, pf 3		
1 Lynn Electric Edt 100, unch'd		
1 Boston Athenæum 82½, unch'd		
12 Continental Piano pf 65		
1 Puget Sd Pw & L 85% of Xd 81		
1 do pr Pd 105½		
7 Elmira Water Ld pf 81 7½, com pf 34		
1 Freeman Equine Co pf 106		
5 Gardner Elec W L pf 81, unch'd		
10 Hayes Bros Ist pf 61½, up ¼		
10 Massachusetts Society 6, up 1¼		
8 Hersey Mfg 12½		
1 Rts Hartford Fire Ins Co 89½, off ¾		
1 Rts Rts Nat Bank 100, off 3½, off ¾		
27 Atlantic Nat Bank 50		
5 Old Colony Trust 255, up 1		
1 Union Mills Tr 22, off ½		
1 U S Warrant Edt 34½, off 5½		

1 Draper Corp. exd 136, up 1/2	exchanges are given in the following table, compared with the last previous figures:	American Telephone & Tele
20 Merrimac Chemical exd 88 1/4, up 1/2		
16 Ludlow Mfg. Assn 158 3/4 @ 160 1/4, off 8 1/4 @ 6 3/4		
c North Boston Lighting of 98 1/2, up 3 1/2	Last	142nd Dividend

5 Amu Glue common 49% off 1%	Cables	4.78 1/2	4.78 1/2	1.86 1/2
10 Greenleaf Tap & Die 8 per cent pf exd	French francs	.0524 1/2	.0524 1/2	
92, up 1 1/2	Belgian francs	.0509 1/2	.0508 1/2	
10 Its Hartford Fire Insurance 89 1/2	Swiss francs	.1929 1/2	.1928	

Dollars and twenty-five cents share will be paid on Wednesday, 1922, to stockholder of record as of business on Tuesday, March 17. On account of the Annual Meeting.

WASHINGTON	March 10, 1925	28,881	298,741	408
Department of Agriculture	uses the cereal crop	Sweden	2,696	2,653,71
in 1924 aggregated \$5,226,000, or 43.8		Norway	1,568	1,560
per cent value compared with		Denmark	1,427	1,427
\$4,128,000 in 1923 or 39.8 per cent of		Spain	1,427	1,427
value of all crops. Cotton crop, includ-		Portugal	9496	9496
ing lint and seed, aggregated \$1,701,000		Austria	9496	9496
in 1923. The increase in cotton is due to		Argentina	9496	9496
larger production, though price a pound		Poland	1922	1925
was lower.		Hungary	9496	9496
		Finland	4235	4235
		Czechoslovakia	9296	9296
		China	9496	9496
		Szechuan (tai)	9496	9496

market for 20,000 tons of tinclates.				DIVIDED NO. 125	
SILVER TO GERMANY				A quarterly dividend of \$2.50 per share has been declared payable on April 1, 1925, to stockholders of record as of March 15, 1925, by the New England Trust Company, Agent, Boston.	
One million ounces of silver valued at about \$600,000 have been shipped to Hamburg from San Francisco by the International Banking Corporation.	Yokohama	4150	4140	4984	
	Uruguay	5597	5633	1,0242	
	Peru	4123	4065		
	Peru	417	416	3,885	
	Canadian Ex.	394	397		
	* Per thousand.		ARTHUR H. CHAMBERLAIN, JR.		







## Musical Events—Theaters—Art—News

## Some London Concerts

Special from Monitor Bureau

THE concert of the Rose and Lerner Quartets in London are drawing to a close for the time being, but there is no diminution of public interest in them. The Lerner organization has had the experience of a rapid crescendo from its intimate concerts in Wigmore Hall to a concert in the Queen's Hall, and then on again next week to a concert in the Royal Albert Hall, which holds 10,000 persons.

The Rose party has not had such striking adventures, but it has furnished solid satisfaction to the section of the public which represents the Old Guard. Heard in semiprivate during the week in connection with the Federation of Music Club, it gave its second public concert at Wigmore Hall on March 7. The program was as unadventurous as climbing the Jungfrau. Many people now go most of the way up this mountain by railway, and most string players can tackle the Brahms Quartet in B flat, Beethoven's in E flat, Op. 127 and Haydn's in B flat major, Op. 76. But the summit is still for mountaineers only and the highest splendors of Beethoven and Brahms—even the simpler heights of Haydn—are still only to be reached by great artists inspired by heroic ideals. In many ways the Rose Quartet did achieve this right splendor in the Beethoven E flat Quartet. Wealth of tone is their distinguishing trait. They used it to grand purpose in the majestic introduction. Grandeur informed their reading of the first movement. No other playing of the afternoon again rose so high. The Brahms Quartet was square and level, with perfectly calculated bowings and chordings that were a poor recompense for the loss of wonder in the music.

Dorothy Helmrich

Dorothy Helmrich, a young singer with a pleasant soprano voice, and intelligence, gave a recital in Wigmore Hall on March 6, prior to her departure for a tour in Australia. Her program showed she has sympathy with many types of song, and her excellent performance was supported by good work from Berkeley Mason, her accompanist. The first group of songs by Scarlatti was the least satisfactory. Her production, at any rate on this occasion, was not sufficiently "workmanlike" for the old style and she used too few varieties of vocal color. The latter comment applied to her rendering of "Ah, leave us not, beloved Jesus," by Bach. Far more successful were the songs in German by Brahms, Schumann and Schubert, and four songs of Moussorgsky and Gretchenoff, charmingly sung. Yet these latter lost some of their force and richness by translation from their native Russian. The question of translation bristles with difficulties. Is it best to sing a song in the original with the exact verbal inflections intended by poet and composer, or to translate it into the language of the audience? The latter is certainly has attractions, not least among which must be reckoned the admirable and artistic translations of Schubert's songs recently made by Stewart Wilson at a recital in Wigmore Hall on March 10.

May Harrison and Harold Samuel. The violin and pianoforte recital given by May Harrison and Harold Samuel at Aeolian Hall on March 11 was eminent for good taste, and was also a little unexciting. Bach's Sonata in B minor, first on the program, contains at least one of the moments of an almost exclusively intellectual cast. Even in the hands of such accomplished Bach players as Miss Harrison and Mr. Samuel the music is dry. But the opening Adagio, with its exquisite, long-drawn phrases for the violin floating above the lovely rocking sixths and thirds in the piano, missed nothing of beauty in the restrained, carefully-thought-out tone balance and tender phrasing of these two balance. As regards tone balance, the piano must necessarily bear the larger burden in adapting its utterance to that of the violin. Mr. Samuel's treatment of the problem was a study in itself, and the most interesting thing the recital had to show. His Bach was clean, without more sustaining richness than could be attained by touch.

In Elgar's Sonata in E minor Op. 82 he kept the ethereal quality, allowing the violin freedom to make its lightest pianissimo audible, but he also gave the piano modern coloring and sostenuto by the use of the pedal and the modern style of phrasing. Finally in Brahms' Sonata in G minor he conveyed the richness of Brahms' scoring without overpowering the violin.

Miss Harrison played with smoothness, fineness of line, and a sweetness tinged with pathos that made her interpretation of Elgar's Sonata quite lovely but was over-acquiescent and a little apathetic in such a work as the Brahms. M. M. S.

## Alfred Cortot Plays Miss Talleferre's Concerto

PHILADELPHIA, March 21 (Special Correspondence)

A program made up largely of French music, containing two novelties and with Alfred Cortot as soloist, was given by the Philadelphia Orchestra at the Academy of Music yesterday afternoon, the concert marking the resumption of the regular series of concerts after the Canadian tour of the organization. The familiar works were Berlioz' "Le Carnaval Romain" and Chausson's Symphony in B flat. Both were finely played, the overture being given with clear and the symphony with the varying moods and tone colors which its musical content demands. Especially beautiful was the slow movement, with its impressive closing measures and the fascinating middle section in a faster tempo, which considering the date of its composition, may be said to be an early instance of Modern French impressionism in the process of discovering itself. It is by no means an epoch-making symphony, but it is one of the best examples of French symphonic writing and Mr. Cortot gave it a most poetic and most sympathetic interpretation.

Mr. Cortot appeared twice, first in the Schumann piano concerto, and second in one of the novelties of the concert, a concerto for piano and orchestra by Mlle. Germaine Tailleferre. His reading of the Schumann was extremely poetic, albeit there was an occurrence or two in the first movement not contemplated in the score and hinting at unfamiliarity of detail between soloist and orchestra. But the slow movement was exceedingly beautiful. The work was not without its moments of modernism which marked the work of most of that revolutionary band. The concerto is modern in musical thought, and quite orthodox in harmony and melody. However, it is very original and has the weakness of modernism in rhythm and a constant similarity in the first and third movements of the principal figures of the solo part. It is a rather lively work and the generally staccato nature of the solo part throughout is admirably adapted to Mr. Cortot's natural style of playing. The performance was very good and at the close Mr. Cortot brought Mlle. Tailleferre before the audience to acknowledge with him the applause.

The second appearance was in Mlle. Tailleferre's work, which is a very short concerto in three movements of the original "Groupe des Six" which some years ago set musical France by the ears—in two senses—but she was not afflicted with that ultra-modernism which marked the work of most of that revolutionary band. The concerto is modern in musical thought, and quite orthodox in harmony and melody. However, it is very original and has the weakness of modernism in rhythm and a constant similarity in the first and third movements of the principal figures of the solo part. It is a rather lively work and the generally staccato nature of the solo part throughout is admirably adapted to Mr. Cortot's natural style of playing. The performance was very good and at the close Mr. Cortot brought Mlle. Tailleferre before the audience to acknowledge with him the applause.

Harlan W. Haaker  
REAL ESTATE  
Building Contracting Insurance  
Duplexes a Specialty  
824 World-Herald Bldg. Omaha, Neb.  
Omaha Phone Atlantic 6164

KARL KEHM  
Cement Contractor  
"GOOD" WORK ONLY  
Drives, Walls, Steps, Floors, etc.  
Wal. 0575 4250 Emmett St., Omaha  
Omaha Phone Atlantic 6164

Going to Build?  
Get a Figure From  
METCALFE COMPANY  
Ground Floor—203 S. 19th Street  
AT. 4415  
OMAHA, NEB.

BARRAS CONSTRUCTION CORPORATION  
366 MADISON AVE.  
NEW YORK

1415 EYE STREET  
WASHINGTON, D. C.

1612 MARKET STREET  
PHILADELPHIA, PA.

## NOW SAILING ALONE



Louis Bailly, Formerly Viola of the Flonsay Quartet, Who Gives His First New York Recital at Town Hall, Saturday Afternoon. The Photograph Shows the Rare Instrument That He Will Use on That Occasion, a Gasparo da Salo.

## Proposed Site for 'Human Effort,' Vibert's Statue

Geneva, Feb. 25

Special Correspondence

ALL who have visited the Federal Palace at Berne, the seat of Government of the Swiss Confederation, will recollect the enormous statues of the "Three Swis" at the head of the central staircase, the work of the Swiss sculptor, James Vibert.

Vibert's work has a breadth of conception. One of his productions on which he has lavished time and thought for many years—is now engaging international attention. It is 23 years ago that he first conceived the idea of an immense monument to Human Effort. He executed the model, which was shown at the Autumn Salon at the Petit Palais in Paris. It made a great impression and the French Government bought it, had it cast in bronze and placed in the Luxembourg.

But this was only the small model. An immense group became the dream of Vibert's life, a group 36 feet in length, with figures 1½ times life size. The years passed by. Vibert settled in Geneva, his native city. He worked at intervals on the full-sized model, which today fills the center of his studio. Some 15 months ago the first stone was laid of the new headquarters of the International Labor Office. During the ceremony the idea occurred to his friends: What if Vibert's masterpiece, there, facing the lake and mountains, it would stand typifying the organization which was to be housed in those grounds—Effort.

A committee, numbering many prominent citizens of Geneva, was formed to carry out the project, and an effort was made to raise an international subscription. Vibert asked nothing for himself. But to copy the model in stone or cast it in iron and provide an adequate base.

SOLID SILVER  
HEADQUARTERS  
ALBERT EDHOLM  
UPSTAIRS JEWELER  
24 Floor City Nat'l Bank Bldg.  
OMAHA, NEB.

BILZ SEED & NURSERY CO.  
HOWARD AT 10TH ST.  
OMAHA, NEB.

EVERYTHING for "Lawn Beautiful." Hardy Perennial Flowers, Fruit and Ornamental Trees and Shrubs, Flower, Grass, Garden Seeds.

MIDLAND TITLE GUARANTEE & ABSTRACT CO.  
Abstracts of Title  
Security and Service  
Suite 200, Peters Trust Building  
OMAHA, NEB.

BUNDY BUILDS UNGALOWS  
208 Keeline Building  
OMAHA, NEB. At. 3281

Window Screens and Screen Doors

Imperial Sash & Door Co.  
"HOME OF DEPENDABLE MILL WORK"  
4402 No. 20th St. Kenwood 0103  
OMAHA, NEB.

would cost 100,000 Swiss francs. Then the Federated Syndicates, whose headquarters are at Amsterdam, undertook the task and promised to obtain the money. So far they have 35,000 Swiss francs. This would provide a cast of the group, but the base would cost another 15,000 francs. Vibert is now working with that the work could be more durably executed in marble or bronze, and would like to collect the 100,000 or more francs for this purpose.

The full-sized plaster model has been slightly modified on modern lines. The group represents the workers of the world in the widest sense of the term—workers both with head and hand, masons, miners and philosophers, artists, mystics, peasants—all contributing to the common effort. A sculptor of narrower vision would have made them more numerous and clothed each in distinctive costume or bearing the symbol of his occupation.

James Vibert has pictured human effort as drawing the plow, opening the furrow for the seed of the future, the old man still doing a share and leaning on the shoulder of the young, the mother holding her child, the poet receiving imaginative illumination to spread it abroad to others, the apostle giving a religious meaning to life, all giving their strength and their thought for the common good. The whole symbolizes to the worker the fraternity of effort, and not only that but the phases of effort in the lives of each and all. And behind the plow follows the Muse—Harmony encouraging and heartening the common toil.

Pedro de Cordoba and Helen Chandler of "The Wild Duck" will take part in the Actors' Theater revival of "The Servant in the House" to be offered for matinees in New York.

Let Us Beautify Your Home  
24 years in your service  
Full Line of  
CHOICE SHRUBS and EVERGREENS  
Office 7313 Maple Street  
BENSON-OMAHA NURSERY  
P. J. FLYNN WA-4278

COMPLETE GARAGES  
Our garages are the results of years of experience in garage construction. Only the best of materials and workmanship. Let us show you one of these buildings in your neighborhood.  
Priced at \$100 and up. Erected complete on your property.  
Phone for Salesman to Call  
Morrison Lumber Co.  
OMAHA, NEB. WE. 5541  
22d and Paul Sts.

THE LOVE SONG  
B.F. KEITH & SONS, Inc.  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

PLAN WITH US YOUR  
Window Boxes and Yard Planting  
LEE L. LARMON  
19TH and DOUGLAS—AT. 8244—OMAHA, NEB.

## Art in Washington

Special from Monitor Bureau

WASHINGTON, March 20  
PORTRAIT busts in bronze and plaster, medallions, carvings in precious and semiprecious stones and some great seals by Sir Cecil Thomas de la Motte are on view at the National Gallery of Art. "A Kingfisher in Fairland," carved opal, shows a bird swooping down in joyful abandon to meet his playmate, the gnomes. A carved moonstone and crystal depicts the "Joy of the Dance." "Dolphin" is in lapis lazuli, and "Trumpeter of Spring" in quartz.

For the King of Siam he carved a figure in rock crystal for the temple of the royal palace in Bangkok. For this work the King conferred on him the Siamese Order of Merit.

The model for medals and great seals which he has executed include a medal of the Prince of Wales presented by the City of Bombay to commemorate a visit of the Prince to India. There are artist's proof of the Irish Free State seal, and of the great seal of northern Ireland from designs prepared by Sir Neville Wilkinson, K. C., V. O. Ulster king-at-arms, also the artist's proof of the public seal of Palestine.

Mrs. David Blenheim, the wife of the singer, is seen in a bronze portrait bust wearing a monocle. Ludovic, the painter, and intimate friend of Whistler, is also shown. Perhaps one of Mr. Thomas's smaller heads show him at best, displaying refinement of modeling, sensitiveness of touch and a splendid feeling for form.

Mr. Thomas says: "I have come to America to gather from the thought and energy of her people that inspiration which belongs to contemporary and future work. America opens up a vista of the truest expression of modern culture and realism; therefore, I feel that I stand upon the threshold of a new era in my work." This exhibition will continue for another week.

E. Ambrose Webster

The Arts Club is showing paintings by E. Ambrose Webster. The observer is fascinated and convinced by these large canvases painted in Spain, southern Italy, Bermuda and the United States. They represent the outdoor world of dazzling sunlight. Over the mantle in the upper gallery is a picture of an Italian peasant woman sitting on a bank with the city of Taormina and the sea as a background, with large crimson and gold flowers as the foreground accent. There is a vivid picture of a woman in a white dress, luxuriant palm trees cast deep shadows purple and deeper purple against the white walls of the hut.

Alyn Williams' Miniatures

The selection of paintings now on exhibition at the National Gallery by Mr. Alyn Williams is composed principally of work by the artist, painted in Washington during the past two years and not heretofore exhibited. He is the founder and president of the Royal Society of Miniature Painters, London.

The present exhibition includes a replica of the ivory miniature of Her Majesty Queen Alexandra, besides miniatures of President Coolidge.

AMUSEMENTS

NEW YORK  
ELTING THEATRE, 42d St. W. 4th St. Eves. 8:30, 10:30, 11:30  
"THE FALL GUY" ERNEST FREYER  
New York City's most popular play  
JOLSON'S 59th St. & 7th Ave. Eves. 8:30  
Mats. Thurs. & Sat. 2:30  
The Student Prince  
IN HEBELTOWN  
Chaslin's 46th St. Matinee Wed. and Sat. 2:30  
The Laugh Sensation  
IS ZAT SO?  
BELMONT THEATRE, 48 E. of B'y. Eves. 8:30  
Mats. Thurs. & Sat. 2:30  
IN "MRS. PATRICK'S PRESENTS"  
CENTURY THEATRE, 62d St. & P.W. Eves. 8:30  
Mats. Wed. and Sat. 2:30  
B.F. KEITH & SONS, Inc. Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

THE LOVE SONG  
B.F. KEITH & SONS, Inc.  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

PLAN WITH US YOUR  
Window Boxes and Yard Planting  
LEE L. LARMON  
19TH and DOUGLAS—AT. 8244—OMAHA, NEB.

Window Screens and Screen Doors

idge, and of Mrs. Warren G. Harding. Among the other personages represented is the little Princess Marie Jose of Belgium, a replica of one painted in 1915 and now in possession of the Queen of Belgium. A miniature of Miss Helen Carusi shows the sitter's face in profile against a rich sapphire-blue background on a circular piece of ivory, having a decorative border showing in ornamental lettering the name of the sitter and date. There is a larger miniature portrait of Miss Carusi, done on vellum in a manner resembling pastel technique. He also shows a tinted pencil drawing portrait of Mrs. Richard P. Hammond and a water color drawing on paper of Dr. Tom Williams.

St. Louis—Art Notes

ST. LOUIS, Mo., March 20 (Special Correspondence)—A three-man exhibit of landscapes at the Artists' Guild opened recently. Some 20 oils by William Bauer reveal close study especially in the "Old Homestead," deep in snow; E. A. Luchtemeyer's "Land of the Sky," of refined gamut; and John J. Eppenstein's work takes the trail of line and color played in "Squatters' Paradise" on the river bank; and "Falling Barometer," a tree study of pleasing quality.

Besides the portraits and able still-lives of Dwight Bridge's, also on the walls are two more of the artist, which seem to be his best expression. One is the yellowed glow on muscular figures pouring hot metal into molds in a stove foundry; the other a happy group of children, out-of-doors.

A special group is that of Gustav F. Goetsch's, showing advanced work in the line of lithograph, pencil, and etching. A clean, strong print is "Elms" and "Marblehead Neck." "Boats at Pier" and "The Harbor" are extremely well done, expressing sureness and a delicate lighting.

Jessie M. Gleye's small and spicy exhibit of Colorado sketches at the Library drew favorable comment. Chief among the pictures were a landscape of a lone pine; and a dense green valley and garden inset placed with effective brush work.

At the Kocian Galleries is a collection of Emma Clardi's imaginative paintings. Pleasingly dramatic is the "Canal of the Beggars," Venice, and "Harmony." Miss Clardi knows the worth of simplicity in building her groups of people against plain skies, whether gray or ray.

AMUSEMENTS

BOSTON  
ST. JAMES MATS. 2:15, 8:15  
R. R. 202 EVES. 8:15  
BOSTON STOCK COMPANY IN  
"Rolling Home"  
"A Happy, Rolling Play"

COPLEY  
Management  
E. E. CLARK  
"Mary's John"  
By HAROLD BRIGHOUSE  
PICTURE TIME IN AMERICA  
Eves. 8:30, Mats. Tues., Thurs., Sat., 2:30

NEW YORK  
ELTING THEATRE, 42d St. W. 4th St. Eves. 8:30, 10:30, 11:30  
"THE FALL GUY" ERNEST FREYER  
New York City's most popular play  
JOLSON'S 59th St. & 7th Ave. Eves. 8:30  
Mats. Thurs. & Sat. 2:30  
The Student Prince  
IN HEBELTOWN  
Chaslin's 46th St. Matinee Wed. and Sat. 2:30  
The Laugh Sensation  
IS ZAT SO?  
BELMONT THEATRE, 48 E. of B'y. Eves. 8:30  
Mats. Thurs. & Sat. 2:30  
IN "MRS. PATRICK'S PRESENTS"  
CENTURY THEATRE, 62d St. & P.W. Eves. 8:30  
Mats. Wed. and Sat. 2:30  
B.F. KEITH & SONS, Inc. Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

THE LOVE SONG  
B.F. KEITH & SONS, Inc.  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

THE LOVE SONG  
B.F. KEITH & SONS, Inc.  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

THE LOVE SONG  
B.F. KEITH & SONS, Inc.  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

THE LOVE SONG  
B.F. KEITH & SONS, Inc.  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 11:30  
KEITH'S PATENT OF THE WORLD NOVELTIES

FULTON  
W. 46th St. Eves. 8:30  
Elsie Janis  
In her Bird's Eye Revue PIZZAZZ OF 1925  
One of the most thoroughly amusing comedies of year.—F.L.N. The Christian Science Monitor.  
CORT THEATRE, 518 St. Eves. 8:30  
Matinee Wed. and Sat. 2:30

SELWYN THEATRE, W. 42 STREET  
MATINEES WED. AND SAT.  
BROOKLYN THEATRE PRESENTS  
A New Romantic Melodrama  
By Frances Lightner  
"ACTORS' THEATRE PRODUCTIONS"  
"One of the most beautiful advances the American Theatre has afforded in recent years."  
"Shaw's 'Candidate' now at Ambassador Theatre, W. 40th St. Eves. 8:35  
Mat. Wed. and Sat. 2:35. Circle 8752.

Home  
is More Than a Place  
First the spirit  
Then the comforts  
We add to the latter by the quality of our  
Home Furnishings  
Curtains and Draperies  
Third Floor  
Gifts and China  
Fourth Floor  
Kitchen Wares  
Floor Below  
Special at Below  
Spring Usual Prices  
Showing With April

THE LOVE SONG  
B.F. KEITH & SONS, Inc.  
1000 ORCH.  
SEATS  
Mats. Daily 2, 50c  
Evening 7:30, 10:00, 1







## ADVERTISEMENTS BY STATES AND CITIES

## ILLINOIS

**Glen Ellyn**  
GLEN ELLYN STATE BANK  
A Strong Home Bank in a  
Good Home Town  
LEE O. FARNSWORTH  
Real Estate  
Telephone 21

**Highland Park**  
High Class Launderers, Dry Cleaners and Dyers  
Established 1899  
**The Reliable Laundry**  
Albert Larson, Stationer  
Greeting Cards for All Occasions

**Hubbard Woods**  
HUBBARD WOODS BEAUTY SHOP  
MARCEL WATKINS, HAIR BOBBING AND  
SHAMPOOING  
1078 Gage Street, Tel. Winnetka 800  
THE HEARTHSTONE  
TEA AND GIFT SHOP  
942-644 Union Street, Tel. Winnetka 1805  
HUBBARD WOODS GARAGE  
Service With a Smile  
Tel. Winnetka 617-1834 1010 Tower Road

**Kenilworth**  
KENILWORTH MOTOR CO.  
Repairing, accessories, towing, etc.  
Kenilworth 201 C. A. THORSEN  
THE KENILWORTH TAILOR  
CLEANING AND DYEING  
Phone Kenilworth 1194 409 Richmond Road

**La Grange**  
The LA GRANGE STATE BANK  
LA GRANGE, ILL.  
Capital and Surplus, \$150,000.00  
Resources \$2,008,017.72  
Affiliated Member Chicago Clearing House  
Association  
Member Federal Reserve System  
We Transact a General Banking Business and  
Solicit Your Patronage

**Jordan's Specialty Shop**  
Spring Novelties  
Tel. L. G. 417 19 Calendar Ave.  
C. H. GLASHAGEL  
THE O. K. GROCERY AND MARKET  
La Grange, Ill.  
Telephone L. G. 222-525-524

**Maywood**  
The New Hat Shop  
No Hat Over \$5  
616 Lake Street  
Near 7th Avenue, Maywood  
Willis-Knight and Traveler Sales  
and Service  
West Suburban Overland-Knight Co.  
518 S. 5th Ave. Phone Maywood 2559

**Moline**  
**CLEANERS**  
**Sanitex**  
"We Clean Absolutely"  
DYERS  
JULIA M. SCHLOTTFELD  
RESIDENCE MILLINER  
Cherise line of practical and smart trimmed hats,  
825 Fifteenth St., Moline, Ill., Tel. Moline 926-8  
KERN'S & VERNON  
Real Estate Rentals Insurance  
People's Bank Bldg. Phone 103

**Oak Park**  
Nelson's Booteries, Inc.  
The Shoe Stores of  
Oak Park and Austin  
Do we furnish your hosiery?  
If not, come in for real values!  
237 So. Oak Park Ave. 5848 Chicago Ave.  
Phone: Euclid 6610, Austin 7024

**EVERYTHING IN  
HARDWARE**  
**The Topken**  
204 LAKE STREET Telephone Euclid 142

**Body's Auto Station**  
26-32 Lake Street  
Euclid 2060 Austin 1080  
Meets the needs of the most  
exacting.

**DECORATING  
PAINTING**  
MAYNE-109 Marion St., Oak Park, Ill.  
Paints, Oils, Varnishes, Enamels, etc.  
129 So. Oak Park Ave. Tel. Euclid 120

**The Chanticleer**  
"POOD TO CROW ABOUT"  
HARRIET J. P. HANMILL

**Furniture and Rugs**  
ARTHUR J. BURMEISTER  
6611 W. Chicago Ave. Austin 8061

Arrange to meet your friends at  
**Rosenfeld's**  
DRESS SHOP  
217 So. Oak Park Ave. Phone Euclid 1800

**Miss Ruth Fridlund**  
**New York Dresses**  
ATTRACTIVE MILLINERY  
1085 SO. BOULEVARD PHONE O. P. 2286

**Austin**  
OAK  
Shopper  
ERICKSON'S BAKERY  
722 Lake and 202 Chicago Ave.  
HOME-MADE CAKE AND PIES  
FIRST CLASS BAKERY GOODS

**OLIPHANT HAT SHOP**  
109 S. Ridgeland Bld. Tel. Euclid 2463  
**THE GROHNK HAT SHOP**  
5416 Madison Street, Forest Park, Ill.  
Phone Forest Park 134

## ILLINOIS

**Oak Park**  
(Continued)  
**Scheller's Avenue Flower Shop**  
811 Lake Street  
Just west of Oak Park Avenue  
Phone Euclid 849  
Member of Florist Telegraph Delivery Ass'n.

**Park Ridge**  
MRS. WILSON'S TEA ROOM, INC.  
127-130 North Park Avenue, Park Ridge, Ill.  
DELICIOUS HOME-COOKED MEALS

**Peoria**  
RAY E. WILLIS  
141 North Park Avenue, Park Ridge  
HATS AND DRESSES in all materials, for all  
ages, to suit all occasions. You can come to  
us or we can send them to you.

**Merchants and Illinois  
National Bank**

Our Daily Advertisements  
in the Peoria papers, spotlight the activities  
of our store. Read them with full  
confidence.

**Clarke & Co.**  
**IDEAL TROY**  
DYERS  
CLEANERS  
LAUNDRIES  
PHONE 8134  
917-23 MAIN ST.

**New Spring Merchandise**  
is beginning to fill our great  
store with  
The Correct New Fashions  
of 1925

**P. A. BERGNER & CO.**  
**WALTER G. CAUSEY**  
COMPANY  
LOCAL  
Mortgage Loans and  
Real Estate

**O'BRIEN-JOBST  
COMPANY**  
The Men's Store of Peoria  
113 South Jefferson Avenue

"Specialists  
In Apparel"  
**CB&M**

**P. C. BARTLETT CO.**  
GROCERS  
529 Main Street  
Phones 6532; 9262

**Washington MILK and  
DAIRY CREAM**  
Distributors of Robins' Nest Milk  
Phone 4-1853

**John B. Profitlich Co.**  
QUALITY FURS  
Buy With Confidence  
Phone Main 3-2309  
329 MAIN STREET  
PEORIA, ILLINOIS

Say it with Flowers  
**HAKES & WORLEY**  
Knoxville Ave. and Fayette St. Phone 8016  
**Peoria Creamery Co.**  
BUTTER MAKES IT BETTER  
MILK-FED POULTRY EGGS

**Beyer-Marshall Co. (Inc.)**  
FURNITURE, RUGS AND DRAPERIES  
OF QUALITY  
512 S. Jefferson St. Tel. 4-1794

**HENNIGES & CO.**  
PRINTERS  
326-328 HARRISON ST.

"Say It With Flowers"  
**SIEBENTHAL & NELSON**  
FLORISTS

**D. H. LACKEY**  
ELECTRICAL CONTRACTOR  
217 Peoria Life Building  
Heating and Plumbing  
PEORIA PLUMBING COMPANY  
112 South Monroe Street Telephone 3-1854

**TIFFANY HAT SHOP**  
EXCLUSIVE MILLINERY  
Hazel Hayward Jones  
309 Main Street 3rd Floor Gateways

A Good Place to Eat  
**LA PALMA CAFETERIA**  
111 N. Jefferson St. Opp. Court House  
Phone 6532

For cleaning, dyeing or pressing,  
Peerless Cleaning & Dyeing Co.  
614 Main Street  
TO RENT CHAIRS, TABLES, ETC.  
for Weddings and Parties  
ILLINOIS VALLEY AWNING & TENT CO.  
102 S. Washington St. Phone 4-3867

**M. UNDERWOOD**  
Smart Dresses  
for Women and Misses  
416 Main Street Phone 7704  
**THE RUE SEED CO., INC.**  
BUCKEYE & QUEEN  
INSULATIONS AND BROODERS  
418 S. Adams St.

**CHAPIN DAIRY COMPANY**  
PASTEURIZED DAIRY PRODUCTS  
Agents for Berlin Best Milk  
1817-21 Main Street Telephone 6814

## ILLINOIS

**Rockford**  
**JCPenney Co.**  
571 Department Stores  
510-512 West State Street

**The JENSEN ROOFING CO.**  
Roofing and Repairs of  
all kinds  
406 Mead Bldg. Phone Main 5023

**WINDOW SHADES**  
CLEANED, TURNED AND TINTED  
**Rock River Dyers and Cleaners**  
118 So. Court Street Phone Main 215

**REAL ESTATE AND INSURANCE**  
FRANK M. YEAKLE—Broker  
427 Stewart Office Bldg. Main 435

**Quality Bakery at  
WEBER'S HOME BAKERY**  
807 West State Street

**Rock Island**  
LESLIE J. MASON  
Mortgage Loans Investments  
General Insurance  
R. I. 1843 1008 19th Ave.

**Springfield**  
**Arts' Radiator Shop**  
15 years' automotive radiator experience  
STEWART TIRE CO.  
4th and Monroe Streets  
COLUMBIAN TIRE CO.  
Frank H. Grant, Proprietor

**SUNSHINE LAUNDRY**  
116-118 EAST JEFFERSON STREET  
PHONE CAPITOL 200

**Wheaton**  
**W. V. LAMBE**  
GROCERIES, MEATS  
KITCHEN UTENSILS, CROCKERY  
123 Front Street, Phone 71 and 72

BEAUTIFUL SWEATERS FROM SCOTLAND  
Fair Isle—White—Colored  
Hand Made Reasonable Prices  
MRS. SIMPSON J. FOLLS  
1001 No. Wheaton Ave. Tel. 635-J

CADILLAC V-8  
EMIL HOLSTEIN  
201 W. Front Street Phone 223

**DEANE HAT SHOP**  
Distinctive Millinery  
118 N. Main Street Phone 198

**WILMETTE**  
**KRAUSS**  
CLEANING & DYEING  
Phone Wil. 3400-4 trunk lines.  
EAST TO REMEMBER  
1215 Washington Avenue Wilmette, Ill.

**N. A. Hanna & Co.**  
SMART HATS—GOWNS  
CORRECT SPORTS APPAREL  
1168 Wilmette Ave. Phone 467

**JOHN R. SWEET**  
SHEET METAL WORK  
Furnaces, Gutters, Down Spouts, Skylights,  
State and Tile Roofing, Phone 1247

**WORTHEN-CARRICO CO.**  
1140-1148 Wilmette Avenue  
Dry Goods, Women's Wear, Gift Merchandise,  
School Supplies, Notions, etc.  
Deliveries Made Four Times Daily.  
Telephone Wilmette 588

**GOODWIN'S**  
BARBER SHOP AND BEAUTY PARLOR  
We specialize in bobbing and shagging.  
Appointments by phone.  
Brown Bldg. Phone Wilmette 723

**F. Coleman Burroughs & Co.**  
REAL ESTATE  
INSURANCE—RENTING  
Opposite Village Theatre  
1157 Wilmette Avenue, Phone Wilmette 640

**WM. BRINKMAN & CO.**  
GROCERIES AND MEATS  
FOODS THAT SATISFY  
Phones 100, 101, 102, 103  
1125 WILMETTE AVE., WILMETTE, ILL.

FOR SALE—North Shore Homes and Lots,  
HEINSEN & KROLL  
Wilmette—421 Fourth St. Wil. 2700  
Crawston—1811 Sherman Ave. Univ. 908  
Wilmette—550 Center St. Wil. 254  
Highland Park—520 Central Ave. H. P. 406

**COSMAS BROTHERS**  
FRUITS AND VEGETABLES  
Opposite Village Theatre  
Tel. Wilmette 2983

FOR QUALITY SERVICE AND LOWEST  
PRICES TRY THE  
SANITARY GROCERY AND MARKET  
185 Prairie Avenue Phone 628

**BONNEM THE TAILOR**  
CLEANING AND DYEING  
Suits to order from your own material at  
popular prices. 1181 Greenleaf Ave. Tel. 1944.

**E. A. DANNEMARK**  
Electric Appliances  
Radio Sets and Supplies  
1151 WILMETTE AVE. PHONE 214

**The Wilmette Food Shop and Restaurant**  
4174 FOURTH STREET  
Home Cooked Foods and Bakery Goods  
HALDWIN HARDWARE  
Use PITTSBURGH PAINT PRODUCTS for  
interior decorating and exterior painting.  
It is sun-proof.

**WILMETTE MUSIC SHOP**  
ORIAN A. GALITZ  
PHONOGRAPHS—RECORDS—SHEET MUSIC  
PIANOS

## ILLINOIS

**Winnetka**  
(Continued)  
**WINNETKA**  
TRUST AND SAVINGS BANK  
A STATE BANK  
Under Clearing House Supervision  
Good local securities for the thoughtful  
investor.

**BLOMDAHL & SUNDMARK**  
HIGH GRADE FOOTWEAR  
ALSO SHOE REPAIRING  
805 Elm St., Winnetka, Ill. Tel. Winnetka 1108

**PAUL KRUGER**  
Contracting Stone Mason  
Specialist in Robble and Flagstone work.  
NEW YORK AND KENTUCKY BLUE STONE  
WISCONSIN LIME STONE  
730 Center Street, Telephone Winnetka 1830

**FRANK BOROVICKA**  
CUT FLOWERS  
PLANTS AND FLORAL DECORATIONS  
740 Center Street Phone 283

**BRAUN BROS.**  
Tires, Tubes, Accessories  
Gasoline and Oil  
WERSTED MOTOR CO.  
Complete Automobile Service  
562 Center Ave. Tel. 165-166

**The Rudolph Grocery**  
Winnetka 91 and 92 736 Elm St.  
Phone 784-785  
734 Spruce St., Winnetka, Ill.

**BRADFORD'S JEWELRY STORE**  
Everything in Jewelry  
4 Carlton Block Phone 1144

**INDIANA**  
**Anderson**  
**BUY A HOME**  
3-room new bungalow with garage;  
\$2200, easy terms; over 200 properties to  
select from.

**COLLINS & MILLER, Realtors**  
**Hunter's Penny Store**  
All kinds of interior wood finish at low-  
est prices. Complete stock of Electric  
Fixtures for less.

**Gates**  
WOMEN'S  
WEAR  
**SMITH'S HARDWARE**  
1223 Meridian St.  
WE CARRY A FULL LINE

**E. V. Shuffelbarger**  
Carpenter and General Repair Work  
Phone 3276 2300 Brown St.

**KINLEY'S GROCERY**  
APPRECIATIVE SERVICE  
FREE DELIVERY  
22 W. 8th St. Phone 1891 or 3657

**STRATTON ELECTRIC CO.**  
The Fixture House  
1055 MAIN ST.  
BALFOUR SHEET METAL WORKS  
1618 Meridian St.

"If it's made of metal we can make it"  
CLEAN UP PAINT UP  
**Harry Van Dalsen & Son**  
Phone 2490

**E. G. VERNON & SON**  
Pioneers in  
COAL AND BUILDERS' SUPPLIES  
1031 John Street

**CON SISK**  
Plumbing and Heating  
1031 John Street

If you want a good house built  
call on  
**HARRY VAN DALSEN**  
Contracting Carpenter Phone 2606

Winners, Mercer & Brannum Lumber Co.  
Our new plan books show 66 attractive designs  
for homes.  
1421 Jackson Street Phone 491-W

Noland's Wall Paper & Art Store  
Interior Decoration, Pictures, Picture Frames,  
Window Shades, etc.; 21 years in business.  
18th and Meridian

**J. C. PLESSINGER**  
Painting and Interior Decorating  
2325 Fletcher St. Phone 1938

**J. W. BAILEY CO.**  
Builders' Supplies and Coal  
Phone 142

**Elkhart**  
**The Tax Adjustment Company**  
FEDERAL AND STATE TAX  
400 MONROE BUILDING  
ELKHART, INDIANA

**Fort Wayne**  
**E. D. SPAHR, Realtor**  
REAL ESTATE—INSURANCE  
6 efficient salesmen  
824 Clinton St. Main 8108

**Goshen**  
**L. P. J. CROOP**  
PUBLIC ACCOUNTANT AND AUDITOR  
8 South Ridge, Goshen, Ind.  
AUDITS—SYSTEMS—INCOME TAX

**Hammond**  
**POST GROCERY COMPANY**  
Staple and Fancy Groceries  
Phone 2785 92 Williams Street

**GERTRUDE STEWART**  
MILLINERY  
636 1/2 HOHMAN ST.  
OLIVER J. PALMER  
GENERAL CONTRACTING AND BUILDING  
CREST WORK Tel. 3467

## INDIANA

**Indianapolis**  
(Continued)  
**The Indianapolis American Co.**  
**CLEANERS**  
Central at 30 Ra. 5890

We write all classes of  
**INSURANCE**  
(except Life)  
**O. J. SMITH REALTY CO.**  
114 North Delaware St. Main 5585

Seasonable Flowers for All Occasions—  
Moderate Prices.  
**Circle Flower Shop**  
45 Monument Circle  
Main 2885

**VANITIE SHOPPE**  
NESTLE LAMOU, PERMANENT  
WAVING  
MARCELLING, SHAMPOOING, WATER-  
WAVING, MANICURING.  
MISS WRIGHT MISS CROUCH  
415 East 84th St. Washington 2108

**Diamonds & Mountings**  
Repairing & Resetting  
**Henry Andersen—Jeweler**  
203 Circle Building  
Allen O. Pickett, Watchmaker

IF IN NEED OF  
FANCY FRUIT AND VEGETABLES  
stop at one of the Tacoma Stands on the Market  
**L. T. TACOMA J. TACOMA & SONS**  
Stands: 855 Variable Market  
CITY MARKET BOWLING

**Mrs. Meda E. Camden**  
Dry Goods and Notions  
8427 W. Michigan St. Rel. 0758

**THEO. FRIEDLANDER**  
WATCH AND CLOCK REPAIRING  
All Work Guaranteed—Reasonable Prices  
824 State Life Bldg. Ma. 3600

**CARL W. LIDEMANN**  
General Building, Remodeling, Repairing  
2217 Union Street Drexel 1240

**Kokomo**  
HIGH GRADE DIAMONDS  
WATCHES AND SILVERWARE  
on our charge account plan at cash prices.  
**Olsen**  
216 N. Main St., KOKOMO, IND.

**Lafayette**  
**JOHN SPERB**  
Hardware  
PAINT AND GLASS  
Phone 202 804 Main Street

**Logansport**  
SHEET METAL WORKS  
Stores, Ranges, Kitchen Furniture, Window  
Glass and Hardware Phone 50  
217-219 Fifth St.

**Muncie**  
**DUCCO DUPONT**  
Ducco furnishes your automobile with a  
reliable, beautiful and durable finish.  
Properly applied by  
**AUTO REFINISHING CO.**  
MILTON GRAY, Pres.  
1150 E. Washington St. Phone 3201

**AT YOUR GROCERS**  
**Daugherty's**  
Ice Creams  
In Most Indiana Cities

**WALL PAPER**  
**Lowe Brothers Paint**  
**C. M. KIMBROUGH CO.**  
114-116 So. Mulberry Street

Let us finance your new roof.  
"NEPONSET"  
TWIN SHINGLES  
Kirby-Wood Lumber Co.

**W. H. BALLARD & SON**  
HARDWARE  
207 So. Walnut Street, Muncie, Ind.

**COAL**  
**Tuhey Canning Company**  
Cor. Liberty and Eighth Sts. Tel. 825

**JCPenney Co.**  
Charles Street Meat Market  
ROY SIPE, Prop.  
121 W. Charles St.  
Telephone 309

**THE ROYAL TAILORS**  
Made to Measure Clothes  
ED. P. BINDER Phone 3000  
121 W. Jackson St.

**PHILIP STAUF**  
PLUMBING—HEATING  
OIL BURNING—ENGINEERING  
215 W. MAIN ST. Phone 3124

**Richmond**  
**MAAG & ROBBINS**  
REAL ESTATE AND INSURANCE  
"Golden Rule Method"  
23 S. 9th St., First Floor

**South Bend**  
**The Frances Shop**  
CORRECT APPAREL FOR WOMEN  
AND MISSES  
First to Show the  
NEWEST IN MILLINERY  
120-121 NO. MICHIGAN ST.

**WILLIAMS**  
THE  
TELEPHONE FLORIST  
PHONE MAIN 700  
212 W. Washington St.

## INDIANA

**South Bend**  
(Continued)  
SEE US FOR  
RADIO  
REFRIGERATOR SOFTENERS  
YEAGER-DUNKLE ENGINEERING CO.  
208 Lincoln Way East

**Terre Haute**  
**Siegel's**  
"Terre Haute's Largest Store"  
Selling  
Women's and Misses' Outer  
Garments, Silk Underwear  
Hosiery and Millinery  
TERRE HAUTE, INDIANA

**A. HERZ**  
RELIABLE AND DEPENDABLE  
MERCHANDISE  
646-52 Wabash Ave., Terre Haute, Ind.

**KRIETENSTEIN'S**  
GLASS AND PAINTS  
30 N. 4th St. Phone Wab. 674  
Terre Haute, Ind.

**The VIKESNEY CO.**  
Printers—Stationers—Office Outfitters  
815 Ohio St., Terre Haute, Ind.

**H. STUCKWISH & CO.**  
Wall Paper and Painting  
Interior Decorating a Specialty  
501 Ohio St. TERRE HAUTE, IND.

## IOWA

**Cedar Rapids**  
**The Killian Co.**  
Cedar Rapids, Iowa, U.S.A.

**Denecke's**  
A good department store for family  
and home. Established in 1888.  
Our goods must make good  
or WE will

**THE BOYSON CAFETERIA**  
STRICTLY HOME COOKING  
The best food obtainable, prepared by one of  
the best of expert lady cooks.  
801-303 FIRST AVENUE

**JCPenney Co.**  
First Ave.,  
First Cedar  
Rapids  
571 Department Stores

**SHOES**  
**JAS. A. SNYDER**  
208 2nd Avenue  
"Say it with flowers"  
But say it with ours.  
WILSON FLOWER SHOP  
Montrose Bldg. Phone 1012

**Council Bluffs**  
**J. T. McCabe HARDWARE CO.**  
See Me for Your Hardware and Stoves  
Reliable Goods at Lowest Prices  
Phone 625 114 West Broadway

**HAMILTON'S SHOE STORE**  
Always Reliable  
412 BROADWAY  
**THE JOHN BENO CO.**  
DRY GOODS AND APPAREL FOR THE  
FAMILY  
"The Store Where Satisfaction Is Certain"

**Davenport**  
**SCHARFF'S**  
A SHOP FOR LADIES  
DAVENPORT, IA. MOBILE, ILL.

**Schwartz Electric Company**  
IF IT'S ELECTRICAL, SEE US.  
1317 Harrison St. Tel. Dav. 8090.

**AHRENS & ALLISON**  
TAILORS AND CLEANERS  
Quality with Service  
411 W. 2nd St. Phone Dav. 7201

**CARL A. KAISEN'S**  
"HOME OF QUALITY GROCERIES"  
806 Harrison St. Phone Dav. 2078-2079

**LOUIS H. KUEHL**  
General Merchandise  
Phone Dav. 41 1029 Mount St.

**Des Moines**  
**WOLF'S**  
712-714 WALNUT ST.

Smart Apparel and Millinery for  
Women and Misses  
**Mortgage Investments**  
Dependable service in Rentals, Insurance,  
Property Management, Commercial and  
Business Exchange, Building and Financing

**CARROLL INVESTMENT  
COMPANY**  
1109 Equitable Bldg. Phone Walnut 564  
Spring Showing of  
Hart Schaffner & Marx Ladies' Coats

**Goldman-Cobacker Co.**  
409-11 WALNUT STREET

**JNO. E. HOOD**  
GREENWOOD GROCERY  
Quality and Service Dr. 52



## ADVERTISEMENTS BY STATES AND CITIES

## KANSAS

**Wichita**  
(Continued)  
Peerless Steam Laundry  
and Dry Cleaners  
Fine Dry Cleaning  
Soft Water Used Exclusively  
542-47 N. Market Phone Mkt. 5280-5281

## MINNESOTA

**Duluth**  
MASSEY-COUTURE MOTOR CO.  
Reo  
Oldsmobile  
202 E. Superior St.  
Phone Melrose 1217  
H. V. Eva Tire Co.  
GOODYEAR  
MASTER SERVICE STATION  
527-529 Superior St.  
DRIVE-IN SERVICE

**ANN CARGILL'S  
HAT SHOP**  
15 East Superior St.  
EXCLUSIVE MILLINERY

**Oriental Shop**  
1150 N. 1st St. (Opposite  
5th St. Superior Ave.)  
FIREPROOF STORAGE  
MOVING-PACKING  
SECURITY  
STORAGE-EXCHANGE  
LUMBER-KITCHENWARE-430 N. CENTRAL AVE.

**MEADOWLANDS STATE BANK**  
Meadowlands Minnesota  
4% Semi-Annually Paid on  
Savings and Time Deposits.

**Real Fuel Service, First, Last and all  
the time is our sincere aim.**  
CARNegie DOCK & FUEL CO.  
Torrey Bldg. Melrose 980

**DULUTH'S POPULAR TAILOR**  
Made in our own shop.  
Others \$25.00 to \$65.00  
LEW HELPERIN  
416 W. Superior St., Duluth

**E. BARTEL**  
Automobile Repairing  
17 1/2 Lake Avenue N. Alley entrance

**Hibbing**  
**Lippman's**  
Expert Hair Bobbing and  
Marceling

**Minneapolis**  
**Thomas & Grayston Co.**  
School and Office Supplies  
420 Hennepin Ave., Minneapolis Ga. 1780

**TWIN CITY PLUMBING &  
HEATING CO.**  
MAIN OFFICE BRANCH OFFICE  
17, 1533 1st St. S. 5435  
ALFRED WILK, Manager

**CLYDE STEPHENS**  
INSTRUCTOR PIANO  
UNIVERSITY OF MINNESOTA  
Organist Ninth Church of Christ, Scientist  
PRIVATE PUPILS ACCEPTED  
402 West Franklin Ave. Ken. 1281

**COAL  
COKE AND WOOD**  
of the very best grades  
ALBERT JOHNSON COAL CO.  
Main 5283 10 Lumber Exchange  
INSURANCE  
OF EVERY KIND  
**Chas. W. Sexton Co.**  
Main 4048  
McKnight Bldg.

**SKELLET COMPANY**  
"Our Business Is Moving"  
Long Distance Moving by Truck  
FIREPROOF STORAGE

**OLSON**  
Sells FURNITURE for Less  
3 will also make a liberal allowance on  
your old furniture in exchange for new.  
J. W. OLSON FURNITURE CO.  
914 BART LAKE ST. So. 7120

**COAL**  
Dependable Fuel backed by a  
Dependable Company  
CARNegie DOCK & FUEL CO.  
Main 5283 23 So. 8th St.

**PECK & FONTAINE**  
REALTORS  
LOANS, INSURANCE, MORTGAGES  
4215 Upton Ave. So. 2600  
Exclusive Cleaners and Dyers  
**Meyer**  
2247-49 Nicollet Ave.  
South 1734  
3207-9-11 Washington Ave. So. George 1048

**MITBY & SATHER CO.**  
Offer you High Grade Furniture at Lowest  
Prices. Cash or Easy Payments.  
3207-9-11 Washington Ave. So. George 1048

**ALTRU BAKERY**, 303 So. 7th Street  
Tel. G. E. 1577  
Cream Goods, Pies, Cakes, etc. Highest  
Quality Only. Old 8278 Street.

**HOME ATMOSPHERE AND FOOD**  
The Green Dragon Lunch Shop  
400 1/2 Marquette Ave. Main 0767  
Second Floor

## MINNESOTA

**Minneapolis**  
(Continued)  
WE EXTEND UNUSUAL  
SERVICE IN BOTH  
**ICE and  
COAL**

**Cedar Lake Ice Co.**  
MINNEAPOLIS, MINN.  
Ken. 8200

**BERRY'S-MARKETS**  
MEATS OF QUALITY  
WITH SERVICE  
2935 HENNEPIN-1007 W. FRANKLIN  
DY-2772 KEN. 0810

**S. SCHOEN & CO.**  
10 SOUTH 4TH STREET  
We Are Now Showing the New  
Costume Ensembles—Coats  
and Dresses for Spring  
At our very reasonable prices.  
Fourth at Hennepin Opposite Andrews Hotel

**Blackstone**  
10 SOUTH SEVENTH STREET  
Importers of Men's Wear  
**David & Samuel Thompson**

**THE BANKERS NATIONAL  
BANK OF MINNEAPOLIS**  
Lumber Exchange Building  
While this bank is owned by its stock-  
holders, it is operated for your convenience  
and service.

**CHRISTOPHER-PAGE CO.**  
Personal Services in  
Men's Furnishings  
418 Hennepin Ave., opposite West Hotel

**THE ELECTRICAL REPAIR SHOP**  
Appliances—Supplies—Edison Mazda Lamps  
PRECISION MACHINE WORKS  
423 First Ave. No. Ma. 8200

**HARTMAN'S MILLINERY**  
91 So. 10th Street  
For MEN, LADIES and CHILDREN  
DORAN'S BARBER SHOP  
Berthoff Floor, Andrews Building  
Baltimore 518 Nicollet Ave.

**BUILDERS  
THE NORD COMPANY**  
2500 11th Ave. So.  
Also remodeling and jobbing South 6246

**S. H. HARTBY  
LYNNHURST PLUMBING CO.**  
Coifex 1970

**NU-BONE CORSETS**  
Tailored to Measure. Phone for appointment.  
331 Meyers Arcade Atl. 0718

**TUFFLEY'S MEAT MARKET**  
564 Lyndale Ave. So.  
QUALITY MEATS  
For Service Call Coifex 8007

**Hennepin-Lake Circulating Library**  
2918 Hennepin Avenue  
Latest Publications in Best Fiction and Non-  
Fiction. New and Used Books for Sale.

**GEO. E. JOHNSON**  
HARDWARE, PAINTS AND GLASS  
2000 Nicollet Avenue  
Dykewater 1903

**WOHLER HARDWARE CO.**  
SPORTING GOODS, CUTLERY, HARDWARE  
Corner of Lake and Hennepin Kenwood 0188

**STANDARD SPRING CO.**  
Spring Repairing on all cars and trucks  
Complete stock of new springs  
400 So. 5th St. Atl. 1781

**Larson's Millinery**  
736 East Lake Street  
**COSNER BEAUTY SHOP**  
Expert Service in All Branches  
Permanent Waving (Oil Method)  
1908 So. Coifex Ave. Ken. 0813

**AUDIT—SYSTEMS—INCOME TAX RETURNS**  
GEO. M. MARNIE  
PUBLIC ACCOUNTANT AND AUDITOR  
2820 First Ave. So. South 8905

**Call Dykewater 2200 and Get Our Service**  
LLOYD ELECTRIC CO.  
2809 Lyndale Ave. South  
Electric Fixtures—Wiring—Repairing  
Electric Appliances

**THE EAT SHOPS**  
Invite You  
MINNEAPOLIS AND ST. PAUL  
**JONES HAIR SHOP**  
80 So. 10th St. Main 0646  
Expert operators in all branches of hairdressing

**SPENCER CORSET SHOP**  
CORSETS SPECIALLY DESIGNED  
Also Cleaned and Repaired  
224 LaSalle Bldg., Minneapolis Atlantic 0829

**Baco Sandwich and Pie Shop**  
805 Second Avenue, South  
**CLARK'S LUNCH**  
High Quality—Moderate Prices  
Self Service 822 HENNEPIN AVE.

**St. Paul**  
**ROBERT L. CARLEY**  
604 Pioneer Bldg.  
Real Estate Insurance Loans  
Care of Property

**LOVERING'S**  
Dayton and Western Ave.  
FANCY DYING AND  
FRENCH DRY CLEANING  
Dale 0540  
MIDWAY 3200  
MIDWAY 0507

**C. M. TARALDSON**  
Groceries and Meats  
1970 Selby Avenue, St. Paul, Minn.

**THE EAT SHOPS**  
Invite You  
ST. PAUL AND MINNEAPOLIS  
INCOME, ESTATE  
AND BUSINESS INSURANCE  
Correctly Applied  
ALBERT B. ELVGREN  
1201 Pioneer Bldg. Cedar 0746

## MINNESOTA

**St. Paul**  
(Continued)  
Moving, Packing, Storing  
Household Goods  
**BALLARD STORAGE &  
TRANSFER CO.**  
16 E. 4th St. Garfield 4891

**COAL**  
THE C. REISS COAL CO.  
45 EAST 4TH GARFIELD 3841

**J. T. Schusler, Inc.**  
Men's Tailors  
POPULAR PRICES  
359 Robert Street

**SCHWARTZ BROS.**  
Our 3 in 1 Service Will Solve Your  
Whole Problem  
Laundries—Dyers—Dry Cleaners  
Rug Cleaners  
Date 4267 Selby and Milton

**C. Forsman's  
FINE FURS**  
Distinctive Coats, Jackettes and Chokers  
Selby at Hennepin  
W. U. HALVBERSON JARRE E. COOK  
Cleaners and Dryers  
Hennepin

**W. N. ROGERS  
CLEANERS**  
Work Called for and Delivered  
2207 East 9th Street  
United States Knitting Mills, Inc.  
Dresses and Sports Garments made to measure.  
Lingerie, Costume Slips, and Hosiery.  
Marve Melvill Hackett, Distributor  
2104 Chestnut Lindwood 2187

**GEORGE G. CRONER**  
has added a Bakery Department to his  
already complete Grocery & Meat Market  
7418 WORNALL ROAD Jackson 1811

**NU BONE CORSET SHOP**  
Suite 204-5 Mace Bldg. 1122 Grand Ave.  
For appointment Phone Harrison 1568

**BAHLMAN**  
Photographer  
5911 Broadway, NEPTUNE ROSS BLDG.  
Hennepin 4701

**AINES FARM DAIRY CO.**  
Quality Beyond Question  
2110 Gillham Road Hyde Park 0850

**MAPLE CREST FARM**  
White Lait Milk  
MR. F. J. WOOD Telephone: Overland 80  
Harrison 2218

**MOORE LETTER  
SHOP**  
From Copy to Mail Service  
590 Grand  
MUSICIAN'S CAFE  
1017 Washington  
DELICIOUS HOME COOKED FOOD  
Main 4422

**CONNALLY LETTER COMPANY**  
Copy Written—Processed—Mailed  
520 University Bldg. Tel. Main 4422

**COUNTRY CLUB LAUNDRY**  
All Kinds of Laundry Service  
5928 Main Melrose 4652

**Howard W. Bartlow**  
Florist—Flowers for All Occasions  
8117 THROST  
Hyde Park 3022

**Sperling Motor Company**  
Repair Work of All Kinds—Storage  
3616 Indiana Ave. Wabash 2485

**MAX RIEDEL**  
Painting and Decorating  
5811 Troost Ave. Phone Highland 1900

**CONSUMER'S ICE CO.**  
Quality weights and service guaranteed.  
Territory: 27th South & State Line East  
Office 4700 Tracy Hyde Park 0428

**THE OWL FLORISTS**  
FLOWERS FOR ALL OCCASIONS  
"There is a Reason  
WE DELIVER ANYWHERE"

**IRIS CAFETERIA**  
Also Special Plate Lunch and Dinner  
with Service, 8c to 60c  
31st and Troost Withrham Bldg.  
Phone Main 4700 113 E. 9th Street

**MILLER & SAYRE**  
AUTOMOBILE AND GENERAL INSURANCE  
REAL ESTATE LOANS  
4206 Prospect Wabash 0261

**MISS LOU E. BOGGS, Florist**  
PLANTS and CUT FLOWERS  
Member Florist Telegraph Delivery, Inc.  
Phone Victor 7210 1015 McClellan St.

**Le Frances Layettes**  
Country Club Plaza Westport 0746  
RICHARD'S SHOE DEPT.  
"Kansas City's greatest shoe value"  
\$5.50 to \$6.85  
107 E. 11th Street Altman Bldg.

**IRWIN CLEANING CO.**  
14 Years in Same Location—  
"There is a Reason  
WE DELIVER ANYWHERE"

**"WORK FOR LESS"**  
Commercial Printing, Multigraph  
Letter Service. UNITED PRINTING  
CO., Harrison 4270. Lea Dooly.

**Maryville**  
**LADIES' HOSE**  
Absolutely full fashioned silk hose with a  
hale garter top, sizes 8 to 10. Comes in the  
following colors: Black, medium grey, tan  
black, thrush, blue, white, etc.  
Per Pair \$1.39, or  
3 Pairs for \$3.90  
HARVEY L. HAINES  
MARYVILLE, MINNESOTA  
D. R. EVERSOLE  
Dry Goods, Ready-to-Wear  
Shades and Draperies  
Floor Coverings

**St. Joseph**  
**ROY M. JACKSON  
PLUMBING COMPANY**  
Plumbing, Steam and Gas Fitting  
IDEAL CLOTHING CO.  
MEN'S, WOMEN'S and CHILDREN'S  
CLOTHING  
113 South Eighth Street

## MISSOURI

**Kansas City, Mo.**  
(Continued)  
"This is a Studebaker year"  
**STUDEBAKER RILEY  
COMPANY**  
2920 Grand Avenue Kansas City, Mo.  
MUNDAY LAUNDRY CO.  
Wet Wash  
Rough Dry Family Finish  
Harrison 4552 612-16 E. 18th Street

**Brown Owl Coffee Shop**  
MINNIE A. BOUTELL  
Armour and Troost  
Serving continuously from  
8 A. M. to 9 P. M.  
Afternoon Tea and Special  
Dinner Parties  
Westport 3338

**I Say—"SAVE YOUR MONEY"**  
\$5.00 a mo. for 12 mos. will return you \$1000  
\$5.00 a mo. for 180 mos. will return you \$1000  
A. E. W. MILLER  
Farm & Home Savings & Loan  
Association of Mo.  
Phone KA. 2548 Cor. 10th & Baltimore

**DAVID HARTUNIAN**  
DEALER IN ORIENTAL RUGS  
Cleaning and Repairing Oriental and  
Domestic Rugs  
Our Address Only Hyde Park 1457  
2017 Troost

**Where to Get  
Home-Cooked Food**  
We Serve the  
Home-Cooked Food of Everything  
**Surber's Cafeteria**  
Douglas Building, 1008 Walnut Street  
LUNCHES  
11 A. M. to 2:30 P. M.

**W. N. ROGERS  
CLEANERS**  
Work Called for and Delivered  
2207 East 9th Street  
United States Knitting Mills, Inc.  
Dresses and Sports Garments made to measure.  
Lingerie, Costume Slips, and Hosiery.  
Marve Melvill Hackett, Distributor  
2104 Chestnut Lindwood 2187

**GEORGE G. CRONER**  
has added a Bakery Department to his  
already complete Grocery & Meat Market  
7418 WORNALL ROAD Jackson 1811

**NU BONE CORSET SHOP**  
Suite 204-5 Mace Bldg. 1122 Grand Ave.  
For appointment Phone Harrison 1568

**BAHLMAN**  
Photographer  
5911 Broadway, NEPTUNE ROSS BLDG.  
Hennepin 4701

**AINES FARM DAIRY CO.**  
Quality Beyond Question  
2110 Gillham Road Hyde Park 0850

**MAPLE CREST FARM**  
White Lait Milk  
MR. F. J. WOOD Telephone: Overland 80  
Harrison 2218

**MOORE LETTER  
SHOP**  
From Copy to Mail Service  
590 Grand  
MUSICIAN'S CAFE  
1017 Washington  
DELICIOUS HOME COOKED FOOD  
Main 4422

**CONNALLY LETTER COMPANY**  
Copy Written—Processed—Mailed  
520 University Bldg. Tel. Main 4422

**COUNTRY CLUB LAUNDRY**  
All Kinds of Laundry Service  
5928 Main Melrose 4652

**Howard W. Bartlow**  
Florist—Flowers for All Occasions  
8117 THROST  
Hyde Park 3022

**Sperling Motor Company**  
Repair Work of All Kinds—Storage  
3616 Indiana Ave. Wabash 2485

**MAX RIEDEL**  
Painting and Decorating  
5811 Troost Ave. Phone Highland 1900

**CONSUMER'S ICE CO.**  
Quality weights and service guaranteed.  
Territory: 27th South & State Line East  
Office 4700 Tracy Hyde Park 0428

**THE OWL FLORISTS**  
FLOWERS FOR ALL OCCASIONS  
"There is a Reason  
WE DELIVER ANYWHERE"

**IRIS CAFETERIA**  
Also Special Plate Lunch and Dinner  
with Service, 8c to 60c  
31st and Troost Withrham Bldg.  
Phone Main 4700 113 E. 9th Street

**MILLER & SAYRE**  
AUTOMOBILE AND GENERAL INSURANCE  
REAL ESTATE LOANS  
4206 Prospect Wabash 0261

**MISS LOU E. BOGGS, Florist**  
PLANTS and CUT FLOWERS  
Member Florist Telegraph Delivery, Inc.  
Phone Victor 7210 1015 McClellan St.

**Le Frances Layettes**  
Country Club Plaza Westport 0746  
RICHARD'S SHOE DEPT.  
"Kansas City's greatest shoe value"  
\$5.50 to \$6.85  
107 E. 11th Street Altman Bldg.

**IRWIN CLEANING CO.**  
14 Years in Same Location—  
"There is a Reason  
WE DELIVER ANYWHERE"

**"WORK FOR LESS"**  
Commercial Printing, Multigraph  
Letter Service. UNITED PRINTING  
CO., Harrison 4270. Lea Dooly.

**Maryville**  
**LADIES' HOSE**  
Absolutely full fashioned silk hose with a  
hale garter top, sizes 8 to 10. Comes in the  
following colors: Black, medium grey, tan  
black, thrush, blue, white, etc.  
Per Pair \$1.39, or  
3 Pairs for \$3.90  
HARVEY L. HAINES  
MARYVILLE, MINNESOTA  
D. R. EVERSOLE  
Dry Goods, Ready-to-Wear  
Shades and Draperies  
Floor Coverings

**St. Joseph**  
**ROY M. JACKSON  
PLUMBING COMPANY**  
Plumbing, Steam and Gas Fitting  
IDEAL CLOTHING CO.  
MEN'S, WOMEN'S and CHILDREN'S  
CLOTHING  
113 South Eighth Street

## MISSOURI

**St. Joseph**  
(Continued)  
For Easy and  
Pleasant Walking  
The comfort of natural  
flexibility and the ease  
of flexibility are in every  
CANTILEVER Oxford.

**Cantilever  
Boot Shop.**  
216 N. 7th Street (Arcade Bldg.)

**First of All—Reliability  
SPRING SHOPPING  
CONDITIONS  
IDEAL HERE**  
In Apparel, Fabrics, Accessories  
**Townsend Wyatt & Waldo**

**Brady  
FURNITURE  
CARPET CO.**  
FURNITURE, RUGS and DRAPERIES of Quality  
508-511 Fifth Street Established 1897

**KNOWN  
FOR  
VALUES**  
718  
FRANCIS  
ST.

**MANNSCHRECK'S  
BOOKSTORE**  
Books, Stationery and Office Supplies  
**TOWNSEND-UEBERHEIN**

**Men's, Women's and  
Boys' Apparel**  
**AVENUE DRY CLEANERS**  
"We Keep Our Promises"  
1001 FREDERICK AVE. Phone 3141

**DUGDALE MARKET**  
Bakery—Service—Satisfaction  
817 Edmund 6-1228

**Todd-Sunshine Coal Co.**  
Phone 6-0337—6-0337

**KAUL'S CAFETERIA**  
Seventh and Edmund

**The Vogue Hat Shop**  
807 Frederick Avenue  
**THE COUSINS LUMBER COMPANY**  
HIGH-GRADE COAL

**St. Louis**  
617 NORTH  
KINGSHAW  
**Bankston**  
HATS  
St. Louis

**Madam Margaret**  
Gowns and Wraps, Ready to Wear or  
Made to Order.  
4202 West Pine Blvd. Lindell 2850

**CLEANING  
DYEING**  
2100 Arsenal St.  
5909 Delmar

**THE YOUNG OF PLASTIC-CHROME**  
Free lessons in Italian, French, German  
art. Gift articles, etc.  
5078 Easton Ave. C. G. MENDEL, Prop.

**HOBBART'S  
SUNSHINE CAFETERIA**  
816 Locust Street  
Foods Prepared by Women  
Serving by Mrs. Hobart

**THE FUR SHOP**  
HARRY DRAGO, Prop.  
Furs stored, cleaned, protected.  
Everything in the Fur line  
4638 Easton Ave. Bell Phone Delmar 1797

**LONGWOOD SHOE STORE**  
8407 South Broadway  
Ladies', Men's and Children's All Leather Shoes  
R. NORTHCOTE, Prop. Riverside 1076-W

**Sanders Nursery Co.,**  
623 CLARA AVENUE  
CLARENA 190-197

**THE MURRAY ANTIQUE CO.**  
A UNIQUE GIFT  
or Home Furnishings  
Lindell 6021 2804 Washington

**ASK FOR ORANGE LORENZ**  
DELICIOUS Homemade Chocolates  
\$1.00 and \$1.50 per lb.  
1222 Shawward Pl. Phone Delmar 1132-W

**ORIEL BEAUTY SHOP**  
MARINELLO SYSTEM  
MARCELLING A SPECIALTY  
801 Olive Blvd. 218 N. N. 10th St.  
Opposite Famous-Barr Olive 8237

**SPECIAL**  
\$1.10 Oil Colored Portrait \$10.00  
GERHARD SISTERS  
2629-34 Olive St. Lindell 907

**CURRAN COAL COMPANY**  
We Deliver Anywhere in City or County  
501 Kellogg Street Olive 0818, Central 1907

**JOHN H. WEILER**  
REGISTERED PLUMBER, SEWERING and  
HEATING, Repairing a Specialty.  
2328 Clara Avenue (Cahany 2237)

**HOME CLEANING and DYEING CO.**  
5008 Delmar Boulevard  
Forest 4822

**J. J. ZADOW**  
TAILOR—CLEANING—REMODELING  
1234 Union Boulevard Forest 7236

**BROEKER—Millinery**  
5009 DELMAR BOULEVARD  
Phone Forest 0189

**SAVOY**  
CLEANERS and DYERS  
2508 Page Blvd.  
Elm 2549

**ELITE BEAUTY SHOP**  
Permanent Waving  
1248 Elm Ave., Cor. Union and Page Car Line  
Bell. Forest 2790

**PIANO TUNING**  
Members Nat'l Amn. Piano Tuners  
ASSN. E. B. BENNETT  
Grand 3005 4300 Vista Ave.

**THE ORIGINAL CHILE  
AND SANDWICH SHOP**  
A. O. Goldthwait, Prop. 1011 Fifth Street

## MISSOURI

**St. Louis**  
(Continued)  
Members Florist Telegraph Delivery  
**Mullaphy Florists**  
8TH AND ST. CHARLES STS.  
Main 1210 and 1211 Central 2116  
314-32 NORTH GRAND AVE.  
Triller 1108 and 1104 Central 4131

**Ford  
THE UNIVERSAL CAR  
CARONDELET MOTOR CO.**  
AUTHORIZED DEALERS  
3857 to 69 So. Grand Blvd.  
FRANK E. STEVENS, Pres.

**A. C. CLAYTON PRINTING CO.**  
HAROLD T. HUNGERFORD, Sec.-Treas.  
211 to 217 Locust Street  
Printing That Satisfies  
Main 118 Since 1880 Main 119

**"The Tiffany of Cleaners"**  
St. Louis Cleaning Co.  
Delicate work our specialty  
4477 OLIVE ST.  
Delmar 4200 Delmar 4201



# THE CHRISTIAN SCIENCE MONITOR

BOSTON, WEDNESDAY, MARCH 25, 1925

"First the blade, then the ear, then the full grain in the ear"

PUBLISHED BY THE CHRISTIAN SCIENCE PUBLISHING SOCIETY

## EDITORIALS

Despite what to many may seem the present trend toward the multiplication of apartment dwellings in the larger cities of the United States, the facts probably warrant the statement that there is an even stronger tendency in the direction of individual home-building.

### The Home: A National Asset

The ever-increasing cost imposed upon tenants by apartment-house proprietors has been met by an appreciably larger number of men and women who have made the discovery that with a little additional economy they can invest what is now demanded in the form of rent in property which they will eventually own in fee simple. Higher costs of land and building material have made somewhat difficult what was formerly an easy undertaking for the person earning a comparatively small fixed salary. But the margin between rent costs and savings in home ownership has not diminished. Perhaps it has, in most cases, increased with the higher cost of building.

The incentive was never greater than now to "own a home." The rent-payer, especially in the years since 1914, has seen the selling value of real estate double and treble. The inflation has affected, in some degree, even the remote suburban properties which offer the best opportunities for building moderate-priced homes. But there is assurance in the probability that his own thrift in building upon and improving such property will tend to enhance its value sufficiently to care for interest charges and natural depreciation. It is a safe assertion that except in cases where values of land have been unduly or unwisely inflated by speculation they will never be appreciably lower than at present. This applies equally to farm land and urban and suburban building sites.

A quarter of a century ago, as one now looks back upon conditions then existing, rents for dwellings and business property seem to have been low. The average salary-earner, however, probably paid about the same proportion of his income for rent as at present. But the incentive for home-owning was not the same then as now. Perhaps for a period of thirty years or more following the Civil War realty values remained almost stationary everywhere, except in the cities where growth was greatest. The owner of a modest house often realized that natural deterioration, the risk of total loss, and sudden shifts of population, left him worse off than his neighbor who paid a monthly or yearly rental and moved whenever it was convenient or advantageous to do so.

But now all that has changed. Increasing values offer a handsome premium upon ownership. There is satisfaction in possessing any property that grows more valuable with use. Smooth roads and streets soon find their way into those prosperous neighborhoods where forehanded home-owners reside. In most sections of the United States transportation lines are fairly well established, assuring continuous service. It no longer is the man who buys that takes a chance. The hazard is all on the side of the ones who continue to remain at the mercy of the speculating landlord.

There is joy in this thing called ownership. We all like to be monopolists, even in a small way. No longer do the cottage sing. "No foot of land do I possess, no cottage in the wilderness." The home-owner is the pathfinder and the pioneer in American society. He emulates the foresightedness of those hardy pioneers who, either in the earliest period of American history, or in the development of what was once the trackless empires of the middle west and far west, conquered the forests and the plains, planting their log cabins and their sod houses on the frontiers of civilization.

The home is still the unit of what we now regard as an advanced and superior civilization. It is the cradle and nursery in which citizenship and loyalty thrive. The home-owner is the corner stone upon which that civilization rests. It is he who insists, as he has a right, upon the practice of civic virtues, the sanctity of the ballot, and fidelity to every public trust imposed. Were this inspiration destroyed, the effect could be nothing less than disastrous. It is the home that constitutes the enduring tie which binds civilization to itself.

Evidence is accumulating to show, not only that the people and the Government of the United States are determined to make the prohibition law effective, but that they are finding ways to accomplish that purpose. While much remains to be done, particularly in the way of education that will bring

### Achieving the Law's Purpose

willing observance of the law, improving methods of enforcement are compelling a growing respect for the law among those whose obedience is still unwilling.

One prerequisite of thorough enforcement is the prevention of smuggling. Prohibition cannot be achieved by the prosecution of waiters and petty bootleggers while boatloads and carloads of contraband liquor leak across the borders. Essential as is the punishment of the retail dealer, it is far more imperative—for the attainment of complete results in America—that wholesale trafficking in outlawed intoxicants be made impossible. Many of the main supply channels have been blocked, but "rum row" remains—albeit a less debonaire "rum row" than formerly—and its existence remains a challenge to a great nation.

This challenge is being answered, and in no uncertain manner. The last few days have recorded notable steps toward effectual suppression of rumrunning. First there was Rear Admiral Frederick C. Billard, commandant of the Coast Guard, declaring that "in this matter the Coast Guard is at war," and outlining plans for confiscation of rum-laden boats and refusal to sell back to rumrunners boats with which to re-establish their traffic. Then Emory R. Buckner, United States Attorney at New York, moved to extend the "padlock" procedure to

liquor craft. And that the smuggler on land might not feel neglected, a federal court at Albany, New York, sentenced three rumrunners on a charge of "conspiracy against the United States Government," an indictment which permits heavier penalties than the usual one for "possession and transportation."

Along the same line came the announcement of a treaty between the United States and Mexico, providing for reciprocal extradition of drug and rum smugglers and co-operation of customs officials in apprehending them. Further recognition by friendly countries that the furnishing of liquor by their nationals to those engaged in open rebellion against the law of the United States is only less unfriendly than the supplying of arms—now generally recognized as an unfriendly act and prohibited—will aid greatly in the solution of the smuggling problem.

Yet the final solution must come from within, and it is unlikely that "rum row" and the "boot-leg trail" will entirely vanish until more of the ultimate consumers who create the demand come to realize that disagreement with a law is no ground for violating it. Until that understanding is gained, the United States can do no less than employ every resource necessary to achieve the actual purpose of the law.

If war today is a costly and even, as certain European countries have found, a ruinous business, the mere threat of war, the overhanging and haunting fear of war, is scarcely less costly. This is because it produces conditions in which initiative is handicapped and attention is directed not to constructive work extending over long periods of years, but to the amassing of immediate profits that may satisfy the individual, but that do not enrich the nation.

In Europe especially, which is emerging from the confusion of the last war with the utmost difficulty, and which is darkened with anticipations of new wars, anything that would put to rest the overshadowing anxiety would be welcomed by all right-feeling men. It may well be that the true solution of the European problem will require some time, but it is already remarkably satisfactory that proposals are not only being made, but are being pressed, by the governments—by England, by France, by Germany, by Italy and by the smaller states.

Pacts and protocols are put forward with sincerity, and may be regarded, even when they are not accepted, as helpful. But above all, the opinion is growing that the primary place must be given to that voluntary concord which may be created on both sides of the Rhine. It is becoming well understood by many that pacts and protocols which are not based upon a Franco-German rapprochement will be merely of secondary importance, and more and more are getting to see that the diplomatic maxim that an alliance of any kind is not so much a positive thing existing for the promotion of peace, as a negative thing existing against a third party, and therefore provocative of war, must be forgotten.

The Socialists in Germany and in France, before they were swept off their feet when the war actually came, did their best to promote fraternity. After the war, however, it seemed that, with the increasing animosity on both sides, the attempt to bring about a Franco-German rapprochement could hardly be undertaken again. But happily men were found in the Rhineland countries, and even in England, who saw that it was essential in the interests of European peace and prosperity to bring about reconciliation. The first definite proposal for a pact of nonaggression between France and Germany came from Dr. Cuno. His plan was not found acceptable, and was, indeed, treated with scorn. But if it was temporarily dismissed, the proposal is now revived in much stronger form and in much more favorable conditions.

France and Germany, assisted by England, are in negotiations for the conclusion of a political accord, which will be reinforced by an economic accord. It is idle to deny that there are complications. In Germany there is a presidential election which may turn either in favor of the Republic or the monarchy. There are the disclosures of the report of the Interallied Mission of Military Control. There is the dispute about the date of the evacuation of Cologne. There is the protest from Poland and from the members of the Little Entente that they are being deserted and the status quo set up by the 1919 treaties put in jeopardy.

There is undoubtedly much which could be represented as constituting grave difficulties, but those who suppose that these difficulties are insuperable are surely wrong. Even if one considers it to be premature to state that France and Germany will come to terms in the immediate future, all European observers are certain that in some form or other a Franco-German pact is imperative. The proposal cannot now be swept away—it presents itself more and more irresistibly to men of good will; to men who are conscious of the consequences of the alternative.

Ultimately the solution of the European problem will be found in a Franco-German rapprochement, and however often particular propositions are rejected, the general idea must grow and grow until its development is such that it will impose itself upon the peoples on either bank of the Rhine. It is to this end that many in Germany, France and England are working, and if—or, rather, when—it is reached, all other measures of security will be mere appendices to this true measure of French security.

Security is a word which has been used with unfortunate connotations, but in its true meaning it becomes a synonym of peace. Until security, in the sense of European peace, is attained by an agreement between France and Germany, other measures of security will only be more or less ingenious and equivocal measures which may not stand the test of political vicissitudes. The key to security is, then, of a moral character—it is the weaving of bonds of reciprocal interest and of friendly co-operation between those peoples who have been the chief victims of the European feud.

Security is a word which has been used with unfortunate connotations, but in its true meaning it becomes a synonym of peace. Until security, in the sense of European peace, is attained by an agreement between France and Germany, other measures of security will only be more or less ingenious and equivocal measures which may not stand the test of political vicissitudes. The key to security is, then, of a moral character—it is the weaving of bonds of reciprocal interest and of friendly co-operation between those peoples who have been the chief victims of the European feud.

Real public interest will be manifested, no doubt, in the responses of New York clergymen to the request of James

### The Clergy and the Copy Desk

delivered on Sunday night last before the Young People's Society of the Park Avenue Baptist Church, New York, Mr. Lee disclosed the substance of a few of the replies, one of which upheld the speaker's theory that the newspapers should bring to the knowledge of the public all the aspects of daily life, including "some publication of crime." Mr. Lee himself insisted, according to published reports of the meeting, that as a public warning against criminal acts, crime news deserves a place in the newspapers. He said: "Punishment of criminals is behind closed doors today, and the only public warning to those who might be tempted to crime would be found in the publicity given in the daily press."

This, as even the speaker quoted must agree, is the stock argument of the defenders of crime publicity as a crime deterrent. But how does he reconcile the illogical premise with this statement made by him in the course of the same address: "If any newspaper actually printed what it actually knew about crimes actually committed in high and low estate, it literally would turn the world upside down." And then he continues: "But what purpose would such publication serve? The newspaper doesn't want to crush society, break up homes, disrupt the church, tear down a university—just for the fun of the thing." It might be quite convincingly argued that these are the very things some of the more sensational newspapers have attempted to do, whether they "wanted" to do them or not. Neither society, the home, the church, nor the university has escaped this destructive influence. Mr. Lee, if he chooses, can recall specific instances of these open assaults. No one of those institutions has been immune.

If the publication of crime news, so called, actually constitutes a warning to those tempted to commit crimes, as Mr. Lee insists, then the logical specific is the broader dissemination of such news. Why stop, as he says some of the newspapers do, short of a complete disclosure of all the sordid details? Why spare, as he says it is sought to spare, society, the home, the church, and the university? The turning of the wicked from their ways, it may be assumed from his defense of a partial publication of accounts of the transgressions of others, is the desirable end sought. Is it wise to spoil a good story just to avoid "turning the world upside down"?

Another count in the defense of such publicity is the somewhat ingenious statement that whereas punishment of criminals is behind closed doors, the only public warning that the way of the transgressor is indeed hard is found in the crime publicity in the daily press. If the desire of newspapers is to present a really convincing picture, let them portray, not the spectacular incidents of the commission of a crime, the chase of the suspect, and his trial before a crowded court room, but his daily routine after he goes to prison to serve a life sentence or to await a swifter punishment. True, this scene is enacted behind closed doors, as Mr. Lee says, but the enterprising newspaper, if it so desires, will be able to get the "story" in all its sordid details.

The reassuring statement is offered that "every city editor would prefer to send his men to hunt for the good things of life if only the reading public had as much interest in such matters as they have in crime." In many of the larger cities of the United States this same public is just now taking pains to assure the city editors and the copy desks that its chief interest is in these "good things of life," and not in the sordid and the revolting things. Many who perhaps have little less opportunity than Mr. Lee to observe have become convinced that the exploitation of so-called crime news, as at present practiced, does not operate as a deterrent to crime, as has been claimed, but as a subtle suggestion which tends to lead to the commission of similar offenses.

## Editorial Notes

The great advance that even chance education in economics has made in the public thought was revealed by a speaker who talked by telephone from Washington to a recent session of the Academy of Political Science in New York. He said:

I am convinced that one of the continuous and underlying problems of sustained democracy is the competent and wider diffusion of property ownership. Indeed, I should become fatalistic of the ultimate destruction of democracy as such, if I believed that the result of all our inventions, all our discoveries, all of our increasing economic efficiency would be toward further and further concentration of property ownership.

A few years ago such a message would not have been listened to with sympathy at such a gathering and, if it were heard there, it would have been looked on askance as the utterance of a rather dangerous radical. The speaker, however, was Herbert Hoover, Secretary of Commerce in the Cabinet of President Coolidge. His words form a remarkable measure of the immense strides that economic education is taking.

Maybe the Mayor of Hampstead, Eng., who recently suggested, according to newspaper reports, that "gossip rates" for users of the telephone should be introduced, as a means of stimulating interest in wire communication, is right in his contention. He is quoted as saying, for instance, that he believes that, despite the discount, the innovation would bring in more revenue and besides would be a great accommodation for the women. The only trouble is that, in those countries in which the telephone is widely used, it has not been found necessary to introduce special rates to insure that an abundance of gossip be carried on over its wires. So far as the opinion of the average party-line subscriber in the United States is concerned, indeed, it would undoubtedly be in favor of "gossip rates." But they would be of a different kind from those suggested by the British civic executive.

Motoring westward into a gorgeous sunset with Lakeland's mountains, white capped, silhouetted against a gorgeous display of radiance and cloud seemed, indeed, "a heavenly joy."

The destination was Grasmere, for had not the facts of the Grasmere Play, 1925, reached even to London?

Glads we were even then to turn right-handed by Rydal church and, leaving the car, to walk up the hill under friendly escort to Rydal Mount, Wordsworth's later home. There we lingered until the last ray of color faded from the clouds, leaving the mountain solitudes to darkness, while here and there on the distant shores of Windermere a cottage light began to shed its friendly beam.

But "the play's the thing" on this occasion, and punctually we find ourselves in company with other cars of varying degrees of dignity being shepherd by the village constable right up to the blaze of light which is Grasmere Hall.

Already we have learned that every seat for this performance, as for the other five performances, has long been sold out, for people come from far and wide to enjoy the Grasmere Play with its simple, homely fare of pure Westmorland dialect.

Inside, the hall is already nearly full and a glance at the faces of the audience is sufficient to show that only a small number are "off-comers." Off-comers, it must be explained, in Westmorland are those who live beyond the county border and who would anywhere else be classified as strangers.

There is a certain simple directness about the people of Westmorland that makes them easy to distinguish. If they are quiet and self-contained in manner it is because they are accustomed to shift for themselves. They neither envy nor resent the tendencies of urban communities. For generations they have gleaned a not too abundant subsistence from the pasture lands which they farm, and they know to a nicety what the land can be counted upon to produce, given unremitting toil and a close watch on all expenditures.

"Land's land and there's nowt like it," as one of the farmers in the play says, and that sums up their philosophy. But, soft, I anticipate. The duet that has been hammered out on the piano by two village lasses has come to an end and the curtain is "up."

We are in the kitchen of Brackenrigg farm, the home of Joseph Birkett—a very well appointed kitchen too, and just like scores of farm kitchens up in these parts. The open fire—none of your new-fangled closed kitchen ranges for Westmorland—some nice old chairs, shining brass candlesticks, a framed sampler on the wall, etc., etc.

But the real ornament of the kitchen is "Debby," the farmer's housekeeper. Debby, with expansive apron, who enters, at Joseph's call, with the words, "What's to dew? Nobody's landed yet," sheds around her a peculiar radiance of cheerful well-being, full of homely common-sense, and conscious withal that on all matters to do with the interior of a farmhouse she is a complete master.

In contrast to her, Joseph Birkett appears to be rough and morose, nursing a grievance against all his kith and kin. He is of few words and what he does say shows that his mind's made up and the matter is not open to argument.

We are soon let into the secret. Twenty-five years ago Joseph, rather than be cut off by his father, surrendered the girl he loved, and ever since then he has lived under a sense of grievance. Today he has inherited the farm and property, and proposes to celebrate the occasion by breaking with everybody who had a hand in making the will.

We are introduced to various parties who have come to hear the reading of the will, all of them naturally drawn types familiar to most of the audience. Of one of the arrivals we hear that "she's allus been yan at was skin a flea for it hide and talow." Of another who is

Vienna, March 14  
The Arbeiter Zeitung, without commenting further, printed the disquieting news not long since that the number of patients treated at a central clinic, for troubles said to be owing to an excessive use of alcohol, had increased greatly. The figures ran from 102 in 1918 to 130 in 1919, and to 402 in 1923. In contrast to this record, the Austrian Veterinary-Chemical Company published almost simultaneously this sentence in a weekly report: "Remarkable is also the fact that during the last months the daily number of alcohol excesses in Vienna fell from 93.15 to 76.45."

Questioned by the representative of The Christian Science Monitor for some explanation of the apparent clash between the report in the Arbeiter Zeitung and the company's statement, a member of the company replied: "The article in the Arbeiter Zeitung treats the conditions of 1918 till 1923, whereas our note (issued at the close of February, 1925) states a decrease of the number of daily excesses during the last few months. Both statements are right, however, because the number was increasing constantly until the end of 1923, and during the last few months has shown a decided decrease."

There is at Innsbruck a famous bell foundry, the present head of which, Johann Ahammer, is a descendant of the man who established the industry there more than three centuries ago. The thousandth bell to be made since the war has just been cast for a church in Vienna. Besides the rich ornamentation and reliefs found on the bell, there is also this quaint verse by the poet of Tyrol, Bruder William:

Through the fire I've been chastened  
And as thousandth bell been cast.  
Since the past world war was over,  
By Johann Grasmayr, honored master,  
Pious mind and knowing hand.  
Within me bubble all misuses  
Which the ancient firm has moulded,  
Three hundred, five and twenty years,  
In the ringing, singing metal of its bells,  
A longing deep and exultation sweet!

A ceremony took place recently at the Church of St. Stephen, with a bell as principal character. The bell is known as the Pummerin, and hence occupies a position in the community somewhat analogous to that of Big Ben of Westminster in London. The square by the church was crowded with the good citizens of Vienna at the close of the lunch hour to hear the sonorous Pummerin peal for the first time in fifty years. It is still rung with ropes, whereas the lesser bells are now all operated by electricity.

It is said that in olden days the bell was never rung except for some important occasion and that its sound had therefore a meaning for all people. It could be heard to the south in the depths of the Wiener Wald, or forest, and east on the Hungarian plains by the Danube. The Pummerin loosed its tumultuous tones first in 1712, on the occasion of the triumphant entry of Charles VI into Vienna, and for the making of it the imperial bell-founder, Johann Ahammer, required the melting of 180 Turkish guns. The venerable Pummerin ranks twelfth in the list of the world's largest bells.

The spring art exhibits this year promise to be exceptionally good, since the Government has offered through the Minister of Education a special incentive to produce the best art of which the country is capable. The Minister of Education has just announced a prize of approximately \$1500 for that picture selected by a committee of judges as the finest from among those hung in the various galleries of Vienna from April 1 to 15.

It would truly seem as if the Viennese are the most adaptable citizens of any large capital. They take a pride in assimilating quickly the customs, language or dress introduced here by foreign peoples. The daily life of the Viennese offers a dozen instances of the use of some borrowed custom or phrase. Their nationality is ever the more delightful because of its naive internationality. All this is to explain why they were capable on March 1 of accepting the schilling publicly in place of the crown as easily as if they were accustomed every few months to a change in their currency.

It was rather interesting to watch the transition; for, more than the actual transition itself to a fresh monetary basis, it was treated by the Viennese with much the same pride and interest as one might find on a new suit of clothes. As promptly as the very day of March 1 arrived,

## The Grasmere Play

apparently indifferent to antiques we are told "she's not yan for been cluttered up wi' things just cos they're auld." By this time we are getting used to the dialect, which at first had sounded almost like a foreign tongue, and we can now tell what the actors mean even if we do not recognize many of the words. Consequently we are fully in sympathy with Debby when at the end of the first act she reads Joseph a well-deserved homily:

I kna folk think theire's terrible badly done til, time and again, when things as wrang; and often eneef they've nobbut theire's to blame for not finding t'way out!

The story meanders on through three more acts and although, as narrative, it is barely worth the telling, so slight is it, we find our attention riveted to what is going on on the stage from beginning to end.

There is a charming scene in hayingmaking time, with a background of the familiar, mountains clad in their springtime verdure. The farm servant is churning, just exactly as hundreds of these bonny, bright-complexioned lasses churn every day of the week in these parts.

Then there is a skipping scene, with children singing "Three times round went our gallant, gallant ship. Three times round went she," etc. Another charming scene affords opportunity for a party, and we see the table laid with snow-white tablecloth and glistening crockery.

After the repast there is a song or two including the well known "John Peel," for Peel lived just across the border in Cumberland:

Did ye ken John Peel wis he wrote seay away.  
Did ye ken John Peel at the break o' the day, etc.

A singer when called upon was exhorted thus: "Ay, now, come on John. Up-end and down, and git forrad, and thou'll be a t' sooner at t'udderend."

Then there was a six-reel—this is a dance, not a film—which was performed energetically to the accompaniment of a fiddle and a mouth organ. Finally we have the reconciliation scene when Joseph, having received another homily from Debby ("Thou's reet eneef when thou can order everything thy own road, but thou can be middlin' stupid when anybody else tries to shap things") is confronted with his sweetheart of twenty-five years ago, now a widow and the mother, as it turns out, of Joseph's own farm servant, is reconciled to her—and curtain.

As we motor home along the shores of Grasmere, Rydal and Windermere, we reflect somewhat on these lives. Is not this an extraordinary thing? But recently we watched in Boston, New York, and London plays acted by players of world-wide renown, plays vibrating with modernism and dramatic intensity—and yet this Grasmere Play has thrilled us too, notwithstanding that it is but a simple thing, a story in the lives of two Westmorland farmers and their unassuming dependents.

Even the actors, local people engaged in local trades, were not acting in the accepted sense of the word but just living their own lives on the stage for us to see, speaking their local dialect with easy familiarity.

I recalled how the Lakeland poet, the Dove Cottage and Rydal Mount, has sung of that which inspires the noblest views of life as ever holding up  
before the mind intoxicating  
With present objects, and the busy dance  
Of things that pass away, a temperate show  
Of objects that endure. . . .

Yes, there's the key to it, thought I, in the cheerful comfort one finds in commonplace things when contrasted with the complex yearnings and imaginings of the crowded cities. So one comes at last  
To look with feelings of fraternal love  
Upon the unassuming things that hold  
A silent station in this beautiful world.  
J. S. B.

## Gleanings From Vienna

just so readily did baker and cabman, housewife and seller of theater tickets speak the terms of schillings. This date had been set by Parliament for the use of the schilling for all calculations and operations of the National Bank and for such institutions as the post offices and railways. It spread further than was legally at once necessary, for most business houses and shops here have already fallen in line and the schilling may be now said to have generally replaced the crown.

The village of Blumau, not far from Vienna, awoke the other day to find its name printed in the headlines of all the local newspapers. The sleepy little town, gradually shaking itself out of its winter drowsiness, saw the first fresh leaves and buds of spring, possessed 10,000 gas bombs! The Neue Freie Presse is indignant that such an explosive nest could have been left this long so close to Vienna. The newspaper cannot understand how they ever came to be there.

An official agency, the Christlichsozialen Nachrichten-zentrale, has hastily explained that the Government advised "in writing" as long ago as 1920 the Inter-Allied Military Control Commission of the whereabouts of this gas cellar. The agency states that while the commission was at great pains about the matter, that the armaments were destroyed, it entirely failed to do away with the bombs. The Government agency expresses itself as being only too glad if the inter-allied military authorities will remove the bombs from the neighborhood of the capital. The response are understood to have been the property of a munition factory known as the Skoda Wetzlar.

## Letters to the Editor

Brief communications are welcomed, but the editor must remain sole holder of final authority, and is not under any obligation to hold himself or this newspaper responsible for the facts or opinions presented. Anonymous letters are destroyed unread.

### "The British War Debt and America"

To the Editor of THE CHRISTIAN SCIENCE MONITOR:  
In your recent editorial, "The British War Debt and America," you say "that there is nothing either exceptional or unreasonable in the terms now in operation." You proceed to prove that there is nothing "exceptional" in these terms by the fact that Finland, Hungary, Lithuania and Poland thereafter funded their debts to the United States on the same terms. That is, the terms are not "unreasonable" by quoting Mr. Stanley Baldwin as stating in the House of Commons that the terms were the most advantageous that could be obtained for the taxpayer.

I respectfully insist that the fact that Finland and a few other little fellows had to accept not less advantageous terms than the Great British Commonwealth had previously been compelled to accept is no proof that the terms made were not exceptional when made to our British cousins. Nor does the statement by Mr. Baldwin on Feb. 15, 1923, that the terms he got were the best he could get prove that the terms were not unreasonable.

Whether, and if so when, the debts in question should be forgiven is not the immediate point at issue. When, however, the time came for funding the British war debt to the United States, had anyone risen great enough to propose a generous lightning of the carrying charges until such time as payment of the principal was reasonably to be anticipated, I believe that America would have given almost unanimous applause of such manifestation of generosity and good will toward the other branch of the English-speaking peoples.  
L. C. W.  
Chicago, Ill.

### "Under the Stars and Stripes"

To the Editor of THE CHRISTIAN SCIENCE MONITOR:  
Let me thank you for your recent editorial, entitled "Under the Stars and Stripes."  
I may interest you to know that for twenty years I have saved clippings and pictures of the flag of the United States, until I have filled a newspaper-size scrapbook with them. Several articles from The Christian Science Monitor have found place on its pages.

Other articles which have greatly interested me have been the ones on Leif Ericson, and I have clipped those also for my scrapbook.  
"History and Origin of the American Flag" gives an authentic account of Eric the Red, and further on of Leif and Thorfinn, his followers to the American coast. A picture also of the Northman vessel, A. D. 960-1014, is in the book.  
K. J. G.  
San Diego, Calif.



BOSTON, WEDNESDAY, MARCH 25, 1925.

# The National HOME BUILDING SUPPLEMENT

## BUY HOME SITE WITH CARE, IS SERVICE CHIEF'S ADVICE TO PROSPECTIVE BUILDERS

Architect's Summary Shows How Location, Cost of Excavation, Foundations and Betterments May Mean Difference Between Profit and Loss to Owner

By MAURICE I. FLAGG  
Director of Service of the Architects' Small House Service Bureau of the United States, Inc.

MINNEAPOLIS, Minn.—You may own property in a desirable location—just the right kind of site for the home of your ideals. If you do, you are fortunate. Perhaps you are "shopping around" for a site, with the hope that as time goes on it may increase in value and prove a good investment for the dollars you spend.

Buying land for a home site is frequently like buying a second-hand automobile. From a distance it may look good, but upon close examination the engine and "inner works" may prove to be worthless. The safest plan is to deal with reliable agents, owners and real estate men whose reputations you can count upon.

The following story will point out some of the factors needing care in buying property. The story illustrates how sentiment, with a small amount of money and too much anxiety about getting a building operation under way, cost a prospective home builder almost twice as much as it would have had he approached his lot selecting job properly.

**"Looked Good" From Motor**

"A prospective home builder, shopping around for a lot, met a promoter who took the prospect about town surveying available home sites. Finally they stopped in front of a piece of property in a thoroughly desirable neighborhood which looked so good from the rear seat of the limousine that the prospect did not bother to get out and survey it in detail.

"You're getting close to my idea of a lot and the price is about my size," said the prospect. "What's more, I like that rich crop of grass which covers the lot." The grass, location and price kindled further sentiment in the prospect. In his desire to escape paying rent any longer to a landlord, and anxious to build a home of his own, then and there he agreed to buy the property.

Three weeks later the basement excavations were started. But after the grass was cut, the lot was found to be three feet below grade. Determined, however, to build and live in a home of his own on the lot he had purchased and still liked, the prospect went ahead with construction.

**Heavy Grading Cost**

The house is now complete, but it will be a year or two, declared the owner, before he can save enough money to fill and grade the property and the cost will amount to almost as much as the purchase price of the lot.

There may be no moral in this story, but perhaps a warning will not be out of place. "Look before you invest," or "Don't buy a lot while sitting in a well-cushioned seat of a real estate sight-seeing bus."

People who have property for sale are inclined to grow optimistic about land values when prospective buyers put in an appearance. This does not mean that all dealers in real estate are not honest. It does mean, however, that dealers with established reputations for fair, honest transactions value their reputation higher than their commission. You are apt to get better, more conservative judgment and a better deal from this kind of land man.

**Getting the Facts**

Don't trust to hearsay or speculative judgment. Get the facts surrounding each piece of property you look at. If you are living in a city, go to a realtor. A realtor usually conducts his business according to a nationally accepted code of ethics. This code binds him to certain requirements in his dealings. It assures you protection, sound judgment and the counsel you deserve.

If property is increasing in value each year, this shows a healthy condition. Such property may prove a good investment if not overrated. Find out whether you are expected to make improvements, whether there are restrictions, or whether you may be assessed for new sidewalks, curbs, gradings, roadways. Investigate the possibility of railroads, trolley lines, or other public utilities approaching the property. These may be desirable and add to the value of the land. On the contrary, they may prove detriments and tend to decrease land values.

Your village, city or town may have a plan for future development which in five or ten years will project a boulevard, parkway or drive

## Banks Meeting Housing Needs

Financier Urges Adequate  
Equity Before Building

By WILLIAM E. KNOX  
President of the American Bankers' Association and the Bowery Savings Bank of New York City

NEW YORK.—The question, "What are the Nation's banking houses doing to finance home building?" may be broadly answered, much or little, depending on borrowing conditions in different localities. In Ohio, for instance, there are only three mutual savings banks like ours and the many building and loan associations do much of the financing.

Here in New York the savings banks and life insurance companies are continually lending to home builders. At a meeting of the executive committee of the Bowery Savings Bank recently 40 small loans of from \$4000 to \$15,000 for one, two and three-family houses were approved. Each of these houses will ultimately belong to some individual home owner, whether built by a contractor or by the owner from his own plans. All the other banks are doing the same thing.

**Small Loans Favored**

Personally, I favor the small house loan of \$5000 rather than the \$500,000 apartment building loan; it is more wholesome and helps to create good citizenship. Just as soon as a man has a home of his own he becomes a better American; a regard for the welfare of his neighbors is cultivated; he reflects more of community spirit, which expands into love of country and its institutions.

Can anyone obtain a building loan from a savings bank, and what does he have to do to get it? Yes, anybody can obtain such a loan and all he has to do is to show he has sufficient equity in the property.

**Percentage of Loans**

We are limited by the banking law of the State of New York to lending not more than 60 per cent of the value of the property; the owner must have the other 40 per cent. The trouble is that many people do not have enough money when they start; some cannot overcome the handicap and foreclosure is inevitable. Such instances, however, are rare, when the borrower exercises ordinary foresight and prudence. Bank mortgage loans usually run from three to five years and are seldom called.

Any man with \$3000 or \$4000 cash, who plans the erection of an \$8000 or \$9000 house and wants the balance needed to complete the project, can obtain it of a New York savings bank at a fair interest rate, 5 1/2 or 6 per cent a year.

**\$60,000,000 in Mortgages**

At present the Bowery Savings Bank alone has more than \$60,000,000 out in first mortgages on houses, apartments and business buildings.

As to terms of payment for building loans made by savings banks, most banks employ the amortizing method. If a man borrows \$5000 on a house worth \$9000 he pays off 1 per cent of the principal every six months. Thus, in addition to the interest, the borrower would pay at the end of each six months 1 per cent of \$5000 or \$50, reducing his loan to \$4500; the next six months to \$4000, and so on. A bank will, however, accept more than 1 per cent of the principal on any interest date. The building and loan association is less restricted by law than the savings bank. It will lend up to \$7000 or \$8000 or more on a \$9000 or \$10,000 house.

## AMERICA A NATION OF HOMES IS THE GOAL OF MANY FORCES, DECLARES SECRETARY HOOVER

Head of United States Department of Commerce Reports  
the Largest Sentiment for Home-Ownership  
in the History of the Country

GOVERNMENT READY TO CO-OPERATE  
TO REMEDY UNTOWARD CONDITIONS

Department's Division of Building and Housing Avoids  
the Pitfall of Restricting Free Initiative  
of the People—Work Outlined

By HERBERT HOOVER  
Secretary of Commerce of the United States

WASHINGTON.—Four years ago one of the reconstruction problems with which we were confronted was a shortage in housing due to a suspension of construction work during the war. Of equal importance, we were confronted with the fact that the proportion of home ownership in the United States had been decreasing for some years.

Obviously the Government could not directly enter upon the business of building and dealing with houses, but it could contribute some impulses to the remedy of these two conditions. Other countries have tried to remedy their housing shortage by direct government action and they have made less progress than we, who have clung to the notion that its remedy lies with maintaining free initiative of our people and not by dulling and obstructing it by governmental competition.

With a desire to offer every helpful action within this limit, we have established a Division of Building and Housing in the Department of Commerce. The policy of this undertaking is to stimulate and co-operate with the forces in the country which make for the remedy of these conditions and to support them in their activities. The work of the department in this field has fallen into many categories.

**Construction Costs**

One of the first problems was the high cost of construction, and aside from the readjustment of larger economic forces the high cost of building could be reduced by elimination of the economic wastes in the building material trades and construction industries. In our co-operative activities we have attacked this problem from many angles.

One of the first undertakings was to investigate and then produce ideal municipal building and plumbing codes for small houses. These codes were developed by the department in co-operation with a committee representing all interested agencies, public and private. It has been estimated that in many municipalities the cost of construction is unnecessarily increased by from 10 to 20 per cent by the hodge-podge of municipal manipulations concerning construction which had grown up like Topsy, and that even safer and better construction could be developed under intelligently formulated codes based on the ones put forward as a result of these investigations.

That this has been a real contribution is evidenced by the fact that these recommended codes have been used by scores of municipalities in framing their codes, and are under consideration in many others.

Another point of attack upon waste has been in the grading, simplification and standardization of building materials. Committees were set up representing various industries and representatives of the important consuming groups under which standards in grades and qualities and simplified dimensions have been determined upon in many materials—lumber, brick, hardware, plumbing goods, metal lath, and roofing materials.

**Established Grades**

These established grades and standards eliminate much fraud to the consumer from the minority of irresponsible dealers and at the same time reduce the costs of production and distribution by the elimination of much waste motion. In one line of materials alone it is estimated by the trades that the savings to the consumer already exceed \$200,000,000 per annum.

Another direction in which co-operation has been established with a view to reducing the cost of construction has been in the work of the committee on the extension of seasonal operation in the construction industry. The short season of building not alone projects exceedingly high cost upon the actual construction of the house, but by seasonal employment of the material industries and transportation facilities it increases the cost of all materials

(Continued on Page 20, Column 4)

(Continued on Page 20, Column 3)



(Continued on Page 20, Column 1)



# Designing of Small But Attractive Homes Holds First Place in Building Agenda

## VAST LOANS AID IN MULTIPLYING NATION'S HOMES

Millions of People's Savings Are Placed on Realty by Insurance Companies

By HIRAM S. CODY  
Vice-President, Manager, Real Estate Loan Department, Chicago Trust Company

CHICAGO—Thousands of homes are being built throughout the United States every year by the aid of funds supplied by insurance companies. Thousands of older houses are refinanced by the same means. Recent estimates from various sources place the total sum at present invested in city mortgages by insurance companies at approximately \$1,700,000,000. In addition \$250,000,000 to \$400,000,000 is being put into home loans by these institutions.

A striking example of the tremendous sums distributed to home owners by single insurance organizations is found in the fact that the Metropolitan Life Insurance Company of New York alone places more than \$500,000 a month into housing loans in Chicago and suburbs, even slightly more than that in Detroit, and a proportionate amount in hundreds of other communities throughout the United States. This record is duplicated, to a greater or less degree, by 200 other insurance companies, with more coming into the field every day, particularly companies that formerly lent on farm lands only or invested their funds largely in bonds and other types of securities.

**Various Payment Plans**  
Among the outstanding insurance companies in the field of home loans are the Metropolitan Company, lending on a 3-to-15-year plan, the Prudential Life Insurance Company, making 12-year loans, and the Equitable Life Assurance Society of New York.

The vast sums placed in real-estate mortgages by insurance companies release equal amounts of money for use in other fields of industry and human endeavor. The economic importance of this fact to the country is appreciated only by the few who are familiar with the

impressive figures, and who realize the direct effect on general business conditions of this constant flow of money into real estate and building construction, not to mention the important resulting by-products, such as thrift, growth of communities, and the development of a special system of sound credit involving millions of citizens. Renters are made into home owners; spenders become savers; and the extensive use of this mortgage credit means better citizens and more soundly established families.

From the standpoint of the man who borrows, an insurance company loan gives him, as a rule, a long-term loan with periodic payments required on the principal of the mortgage. Thus his burden is spread over a term of 5 to 15 years, according to policy of the loaning company. His small payments on the principal of the loan reduce the borrower's interest charges periodically and also decrease his debt so that when the loan term expires he has only a small percentage left to pay or to refinance. In the meantime, he has been forced to save to meet his obligations. Thus he gradually becomes complete owner of the property, and his thrift and stability as a citizen are steadily developed.

**Half Value Lent**  
A typical insurance company loan is that of one large company which lends up to 50 per cent of the combined value of land and building on a 15-year term, with the privilege of paying the loan in part or full after three years on any interest payment date. Thus the borrower can hold the company for 15 years, if he desires, but the company cannot hold the borrower after three years if the latter wishes to liquidate the loan at any time. Payments of 3 per cent semi-annually on the principal of the mortgage are required, after a period of one year from date of loan. The interest charged is the current local rate, usually 6 per cent.

Some companies will loan up to 60 per cent on a first mortgage on a home occupied by the borrower, if the latter is a desirable "risk." Most companies, also, limit the amount of money loaned on a single family house in order to spread their funds over a larger number of buildings. The loan funds of insurance companies (belonging, of course, to their policy holders, who, in most cases, are their stockholders) are safeguarded not only by conservative loan policies but by the local banks, trust companies, or other organizations by whom these loans are negotiated and handled until maturity.

## AMERICA A NATION OF HOMES IS THE GOAL OF MANY FORCES, DECLARES SECRETARY HOOVER

(Continued From Page 19)

and has many implications in unemployment. The committee after prolonged investigation determined that the reason of building could be unquestionably prolonged in a large part of our communities and the costs thereby reduced, and gave practical programs for doing it. As a result of the work of this committee there has been inspired in many municipalities direct co-operative action between public authorities, real estate boards, builders and labor unions, which is measurably decreasing the seasonal character of construction industries. Statistical services have been established in the department by which the costs and prices of building material in various parts of the United States can be made available. Statistics of the cost and volume of building have been systematically developed, and all with a view to giving greater stability to the whole construction industry by placing in the hands of the industry and the public the necessary fundamental information on which sane business judgment can be based. There is no implement like statistics to check speculation and to bring about effective competition.

**Educational Material**  
The department has produced a considerable amount of educational material which would directly assist the home builder. One small booklet on "How to Own Your Home" has been sold by the department in literally hundreds of thousands. The department has also lent encouragement to the American Institute of Architects in its public spirited service—the "Small House Service Bureau" which furnishes plans and high grade architectural service to the small home builder at low cost.

Department officials have co-operated in the development of the voluntary organization known as "Better Homes in America" and under my presidency it is practically directed by the department. In this movement several hundred local committees serve voluntarily covering 2000 different towns. These local committees exhibit demonstration houses, carry on educational work and act in co-operation with schools and local organizations in promotion of everything that makes for better homes. Through these agencies the fund of information obtained by Government departments as a result of years of experience and extensive research is carried without waste motion to hundreds of thousands of families.

The department has also been active in the development of sound city zoning as a means of protecting the small home owner from loss of value in property and discomfort which is so often inflicted on him by unwarranted invasion of residential neighborhoods by policy factories and other establishments.

**Model Zoning Law**  
In this particular a committee of nationally experienced men and women was assembled by the department which has drafted a model zoning law which has now been adopted by a number of states and is under consideration by the legislatures in others.

The most acute phase of our housing shortage has been overcome by the energies of our people. But the most profound problem before us is to increase home ownership. Home ownership has steadily declined for

Under State Supervision

**American Building & Loan Association**

E. R. GOODMAN, President  
423 Colorado Bldg. Denver, Colo.

Deposit your monthly savings and accumulate a fund to buy or build a home, where it will earn 6% interest.

**FLOORS** Hardwood—  
or Old Floors  
Renewed

**HENRY W. KUHLE**  
1320 Harper Avenue HEMP. 3711  
HOLLYWOOD, CALIF.



**2 Ways to Prevent Food Waste**

1. AN ACTIVE BOY—to eat it! 2. A HERRICK REFRIGERATOR—to keep it!  
If you haven't the boy, you can at least have the HERRICK. Its exclusive method of cold dry air circulation prevents taint, mold and interchange of flavors. HERRICK five-purpose mineral wool insulation and solid oak construction make both the ice and refrigerator last longer. HERRICK outside icing and direct water cooling attachment, if desired.

Send for free booklet "Correct Refrigeration."  
HERRICK REFRIGERATOR COMPANY 1214 River Street, Waterloo, Iowa

**Food keeps BEST in the HERRICK**  
THE ARISTOCRAT OF REFRIGERATORS



HERRICK Outside Icing if desired

For Ice or Mechanical Refrigeration

Dealers! A few good HERRICK agencies still available. Write for details.

ized communities an association will lend as much as 80 or even 90 per cent of the value of the property. A few states do not permit an association to lend more than 50 per cent. The shares represent a sinking fund to be built up through payment of weekly or monthly sums, until, with their semiannually declared (and compounded) profits they equal the face of the loan, when they are applied to pay the loan and the whole transaction is closed. At the time of making these periodical payments, interest for the period is also paid, the amount of the combined payment depending upon the approximate maturity, interest rate, etc. It is usually from \$10 to \$12 per month on each \$1000 borrowed.

**Paying Off Loans**  
The time required to pay off a loan depends upon the amount of each periodical payment of "dues," and the rate of net earnings, or dividend, maintained during the life of the loan. For example: If the monthly dues on \$1000 amount to \$5 and the dividend rate is 5 per cent a year, the loan will be repaid in about 139 months. If the dues or interest rate, or both, are increased the time will be shortened; if decreased, the time will be lengthened. It is customary to permit the borrower to hasten the maturity by additional payments, or to repay the entire loan at any time without exacting advance interest.

The majority of states having any appreciable building and loan development had no building and loan failures for many years, the reports revealed, and 14 states reported no record of any building and loan failure in history. The total number of recorded failures reported for the 92 years of association development in this country was but 83.

No concerted effort has been undertaken to standardize the movement. Nothing can be accomplished along that line until a common fund of knowledge of the entire subject is acquired. This is to be made available through the publication of a complete text book, following 18 months of exhaustive research by Dr. Horace F. Clark and the writer, entitled, "Elements of a Modern Building and Loan Association." This work was done under the auspices of the American Savings, Building and Loan Institute and the supervision of Dr. Richard T. Ely as editor-in-chief. Macmillan Company now have the manuscript for publication.

The various city and state building and loan leagues, and group conferences, are merged in the national organization known as the United States League of Local Building and Loan Associations. To meet the special need for real educational work, the American Savings, Building and Loan Institute was formed.

## BOTH OWNER AND ARCHITECT NOW SEE SMALL HOME NEEDS

Co-operation by Owner and Designer Responsible for Great Improvement in Moderate Size House Building—This Soon to Be Nation of Small Homes

By EDWIN H. BROWN  
Secretary American Institute of Architects

MINNEAPOLIS, Minn.—I suspect that in all the fields of the building industry no one place has been quite so lacking in the spirit of architecture as the field of the small home. In the last five years, however, there has been an awakening on the part of the owner himself and on the part of the architect to the need for architecture in this enormous field of small house building. In this way came into being the Architects' Small House Service Bureau.

It is almost impossible to estimate what this has accomplished, but great improvement is taking place in the small house building of the country. Newspapers and magazines are regularly publishing photographs of attractive houses and this steady stream of good pictures is having a marked effect on the taste of those building or buying small homes.

It is quite evident that the United States is going to be, ultimately, a nation of reasonably attractive and comfortable homes, probably taking second place to no other nation in the world.

**Surroundings Effective**  
The people of the United States, like the people of all the rest of the world, are, without realizing it, copyists, influenced by their immediate surroundings, by the things which they see daily. They love to imagine that they are unique and original, but they are timid to the last degree in trying anything new or anything that will be very markedly different from what is in their neighborhood.

And in every community there are a few persons who, more or less, set the fashion. They have a little more courage than the rest, but they, in turn, are limited in what they dare to do by the restrictions of the larger field to which they have access.

I do not know who was responsible for the introduction of the styles in the building of houses. Almost the first question that is asked of an architect in regard to a house is, "What style is it?" And I do not know of any harder question to answer. This I do know is quite true: that there is no such thing as a definite style which can be followed

to meet when he tries to get his very earnest and important questions answered? It is very simple. Don't take the statements of any prejudiced parties as covering the entire truth of the matter. Go to some one who hasn't any particular axe to grind and ask him about what you should do. Go to an architect, a man who is trained in the design and supervision of construction of buildings of the general kind that you want to build. If you can't get in touch with such a man because you happen to live in a small place where there is no such, then go to some place, by mail, where you can get such an unbiased answer, which you ought to have before starting to build.

One frequently hears this question, "But an architect costs money, anywhere from 5 to 10 per cent of the cost of the house, and why throw so much money away when you need every cent to get the house you want?" There is a very simple and logical answer to that query.

**Some Questions Answered**  
What is the best type of house for your lot? Should you build a wooden house or a tile house or a concrete block house or a solid brick house, or a brick veneer house? Should it be Colonial or Dutch Colonial or Spanish or Californian or Santa Fe or Tudor or any other favorite and much advertised type? Can you build it for \$6000 or more, or less? Should you have casement windows, or double hung windows, with large or small panes of glass? Should you have sleeping porches or ordinary open porches or sun parlors or a garage under the house or a garage separate from the house? You can find an answer, and a very positive one, either yes or no, just as you please, by going to the right party for your answer.

And the story that you get from each one will be largely true, and each man telling you the story will be quite convinced that what he is telling you is the truth. It is his job to believe in what he is selling or he wouldn't be able to sell it to you.

What is the answer to such a jumble as the would-be owner is going to meet when he tries to get his very earnest and important questions answered? It is very simple. Don't take the statements of any prejudiced parties as covering the entire truth of the matter. Go to some one who hasn't any particular axe to grind and ask him about what you should do. Go to an architect, a man who is trained in the design and supervision of construction of buildings of the general kind that you want to build. If you can't get in touch with such a man because you happen to live in a small place where there is no such, then go to some place, by mail, where you can get such an unbiased answer, which you ought to have before starting to build.

One frequently hears this question, "But an architect costs money, anywhere from 5 to 10 per cent of the cost of the house, and why throw so much money away when you need every cent to get the house you want?" There is a very simple and logical answer to that query. You can't get anything for nothing. You can, of course, pick up bargains here and there, but if you are not sure what you are getting you better keep your eye peeled for the bargain offered you. If you will play the game with your architect you can save his commissions several times over and get much more nearly the house that you want. It's worth trying.

**Merchants Co-Operative Bank**  
51 CORNHILL  
Boston, Mass.

Money to Loan on Real Estate in Boston and Suburbs. Construction Loans. Applications now being received for April loans. Call personally.

**SAVE OR INVEST WITH US!**  
On regular monthly deposits of \$1 to \$40, we have uniformly paid **5 3/4%**  
(Slight reduction of interest on withdrawals within five years.) \$10 a month amounts in 140 months to \$2000. Other sums in proportion. Begin NOW!  
**Paid Up Shares of This Bank** we offer at \$200; always worth \$200; tax free.  
**Dividends for many years at 5%**  
Send for Circular  
**WATERTOWN CO-OPERATIVE BANK, WATERTOWN, MASS.**  
Deposits will be received in BOSTON by the Atlantic National Bank, P. O. Square, or any of its branches.

## Better Homes at Less Cost



Beautifully designed six-room cottage type "HOXIE BUILT HOME" has living-room with fireplace, dining-room, kitchen, built-in breakfast nook, ironing board and broom closet. Three sleeping rooms, bath, closets and drawers on second floor, also other modern improvements, and may be built with sun-parlor.

Supplying six-room modern homes for families of moderate means is a real public service.

The cost of "HOXIE BUILT HOMES" has been reduced by the application of sound economic principles, standardization, and elimination of waste.

These attractive small family homes, in 5 distinctive designs, may be built anywhere in New England and purchased from us on easy terms; a small payment down and balance in easy monthly payments. In this way a renter may become the owner of a valuable home. No investment is more secure, more enjoyable, or desirable as a legacy to one's family than a "HOXIE BUILT HOME."

## That Priceless Asset—Reputation

is the additional assurance which an investor receives when he places his funds through this old responsible house.

**FOR OVER 20 YEARS**

every dollar that has become due on the first mortgage building bonds sold by this Company has been paid to investors.

The responsibility and accumulated experience of this Company has offered adequate investment assurance to thousands of investors in placing their funds with safety.

For safe first mortgage bonds yielding **6 1/2%**

be sure to communicate with us. Write for booklet CM-180

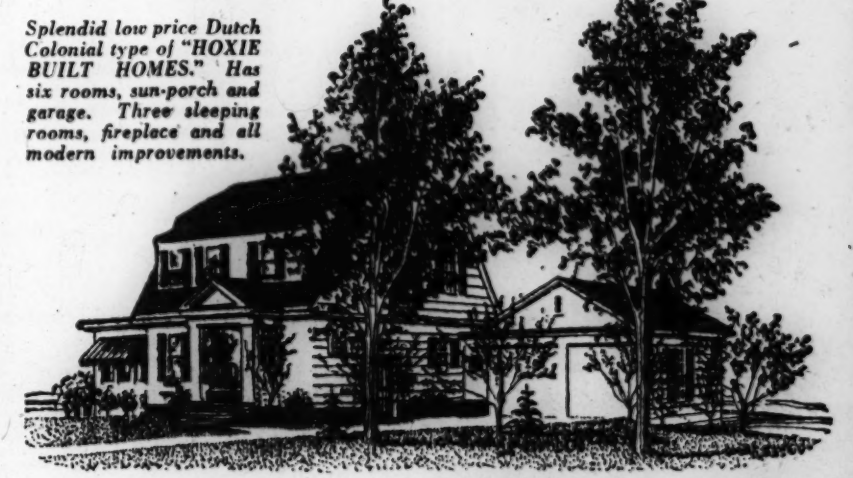
**AMERICAN BOND & MORTGAGE CO.**  
ESTABLISHED 1904 INCORPORATED  
AN OLD RESPONSIBLE HOUSE  
Capital and Surplus Over \$5,500,000  
127 North Dearborn Street, CHICAGO 43-47 Federal Street, BOSTON  
345 Madison Avenue, NEW YORK 1525 Walnut Street, PHILADELPHIA

## To Investors:

"HOXIE BUILT HOMES" furnish a high type of security for investment. Interest payable quarterly. Your surplus funds invested in this company's 7% Gold Bonds will encourage home ownership and assist deserving families to become owners of their own homes while yielding you a high rate of interest upon real estate. The best-known security that underlies any investment.

Building additional homes requires capital and more capital. The good to be done is unlimited, the volume of business is far beyond the conception of anyone who has not given thought and study to the need for more homes. The management of the Company is constructive, safe and skilled in the business.

We desire your help in building homes. We ask the support of the public in general because we know the great need for homes such as we are creating. We ask the investor to buy our Bonds because they are sound and profitable, and your money will help someone to Own a Home.



"HOXIE BUILT HOMES"

Full information will be mailed to those interested in acquiring a "HOXIE BUILT HOME" or in the investment of funds in our 7% Real Estate Bonds

**PLEASE USE THIS COUPON**  
**THE W. A. HOXIE COMPANY,**  
82 Devonshire Street, Boston, Mass.  
Please send me information on:  
☐ Hoxie 7% Bonds ☐ Hoxie Homes  
Name.....  
Street.....  
Place..... CSM-35



# City and Country Uniting as Home-Owning Develops Nation's Suburban Areas

## WOMAN LEADER DEPICTS JOY OF HOME OWNING

Mrs. J. D. Sherman Advises  
Families to "Set Up for  
Themselves"

By MRS. JOHN D. SHERMAN  
President General Federation of  
Women's Clubs

WASHINGTON, D. C.—I believe I am qualified to discuss home ownership versus the city flat because I have tried both and know what each one is like.

I have paid rent month by month for city apartments and at the end of the year had nothing to show for it, so that I might as well have lived in a hotel, and paid for a room. I will say at once that so far as I am concerned, I would rather pay interest on a mortgage to the amount of the rent, if for no other reason than to have something in my name, with a chance of ownership in the end.

The sense of ownership is the important thing to me in a home. To know that the things about me and the four walls that I live in are really my own, is one of the greatest joys home offers. For that reason I believe that where there is an opportunity for a family to set up for itself in its own home, it should do so, so long as financial considerations are favorable to such a step.

### Builder of Character

The satisfaction that arises from living in your own home, in your own way, has an intangible effect upon the character of the people experiencing it. It gives people pride, encourages thrift and industry and makes for better American citizens. There is nothing to take the place of the sense of ownership of a particular piece of land, and the house in which you live.

It ties you to America and to the country, more than anything else that I know.

On the other hand, I believe that the right kind of parents can make a place a "home." If it is only one room, on the tenth story from the ground, in a crowded city tenement, it is a home. For those families who are forced by economic necessity or business reasons to live in city or tenement quarters, there is still a "home" for them, wherever there is devotion and good will.

But the city flat presents handicaps to those who live in it, and particularly where children are concerned. Most parents feel they should make whatever efforts they can to get into the country and taste the pleasures of home ownership.

A Forest-Shadowed Cabin  
Eighty miles north of Denver, in the Rocky Mountain National Park, there is a forest-shadowed cabin which is "home" to me. It is on the side of a mountain and looks out to the other mountains of Estes Park.

The 80 acres of land there are my share in the surface of the earth. If I could not get out to that place, where I feel closest to nature, once a summer, I could not carry on during the rest of the year. The essence of this feeling is bound up in the fact of ownership.

A home need not be in a national park to arouse this feeling. Every suburbanite who has moved away from a city flat, and every woman who has left a cramped kitchenette for her own cottage or bungalow, gains the same proud feeling of possession.

Petty grievances and discords are shut out by the home of this sort. More people could experience this result and these satisfactions, if we created a desire for home ownership.

Something must be done to encourage home ownership. Large cities at present are not making adequate efforts to promote home ownership.

The last census shows an increase of some 1,000,000 American families living in homes not their own, as compared with the number 10 years ago.

These additional million families



At Left: Mrs. John D. Sherman, President, General Federation of Women's Clubs, and Son at Her Home in Rocky Mountain National Park in Colorado. At Right: The "Forest-Shadowed Cabin," Where Mrs. Sherman Goes Each Summer.

are doubling up with other families or else going into apartments, tenements, flats and boarding houses. It is an important matter that we should have better homes, but it is a vital matter also, I believe, that we should have more homes.

### Women's Clubs Can Help

A great deal can be done to get people away from the cities, and the women's clubs can be helpful in the undertaking. One of the first things to do, and one in which the General Federation of Women's Clubs is now engaged, is to break down the barriers existing between city and country.

The women of the city and country have been living in their own way—high tenements and have not understood the problems of the other. Bringing them together will have two advantages in the direction of better home life. It will bring to the country and farm houses the mechanical improvements which make city living easy and attractive, and will remind the city families of the beauty and joy of village and countryside, which they have sacrificed in moving into the crowded metropolises.

Ownership of homes should be preached enthusiastically over the whole country, in the interest of better children and better Americans.

### RAIL BUILDING AND LOAN GAINS \$4,500,000 IN YEAR

Special from Monitor Bureau.  
NEW YORK—The Railroad Cooperative Building and Loan Association reports for 1924 indicate a membership amounting to more than 11,000. Both railroad and nonrailroad employees are members. During the year, according to G. A. Martin, president, the association made loans totaling \$5,223,913 and increased its resources by nearly \$4,500,000. The organization is the outgrowth of a small group of railroad men who pooled their savings several years ago for mutual benefit.

Commerce Monthly of the National Bank of Commerce in New York, in reviewing the growth of the building and loan associations, say: "It is a striking fact that this growth has taken place during years when an unusual housing situation has existed. In 1912 there were, roughly, 6300 associations in the United States, while in 1924 the number had increased to 11,000. Membership had increased during this time from 2,500,000 to 7,200,000 and assets from \$1,100,000,000 to \$3,300,000,000."

## BUILDING NEARS NORMAL MARK

### Trend Away From Apartments and Toward Trade and Industrial Lines

Special from Monitor Bureau

NEW YORK—National and local building activities showed a sharp decline in February of the present year, according to leading builders and bankers here, who point to current conditions as marking an end to the boom period and the return to normal construction work throughout the United States.

That there are 50,000 vacant apartments in New York City and that at the end of 1925 "it bids fair to reach a total of 40,000 vacant apartments in tenement houses alone," were the conclusions arrived at by the tenement house department census.

There is yet a relative shortage of apartments of moderate rental, according to Frank Mann, commissioner of the tenement house department of New York City, and "the era of low rentals is gone, perhaps forever."

### New York Demand Met

Bond and mortgage loan companies have, it is reported, taken cognizance of the present situation, and are curtailing mortgage building and loan advances on the type of apartment house construction such as dominated the building programs of the past three years to meet the home shortage demands now taken care of. Many building organizations were said to be co-operating with the loan companies to put an end to speculators' construction and divert the work from housing to factory and light operations.

This change from residential to commercial and industrial activities was noted early this year. According to P. W. Dodge Corporation figures, contracts for residential work fell off 24 per cent. in total dollar value from December, while contracts for commercial buildings increased 74 per cent.

### Tacoma and St. Louis Gain

The national building situation, as measured by permits issued, was marked by a declining trend in the New York and Los Angeles districts

in the week ending March 14, according to the Engineering News-Record. Considerable gains were seen in the vicinities of Tacoma, Wash., and St. Louis, Mo., compared with the same period last year.

Unemployment in the east is said to be negligible. Road and bridge construction showed increasing activity in the northwest. Lumber mills in that section continued operations on the five-day-a-week schedule. Signs of revival developed in the demand for building trades mechanics, farm hands, miners and for workers in Alaska canneries.

South and west price declines in commodities such as cement, cast iron pipe and hollow tile were offset immediately by advances in structural rivets and steel pipes along the Atlantic coast.

### LOWER-PRICED HOMES PLANNED BY BUILDERS

Special from Monitor Bureau

NEW YORK—A reversion to low-priced housing construction similar to that of the Metropolitan Life Insurance Company is seen when the spring renting season has passed, by Allen E. Beals, in the current Dow Service Building Reports. Construction cost will favor the early builder, he believes, because of the shift taking place in the market for basic building materials, in the tendency for labor to try to obtain higher wage scales and because the reaction in housing is only a temporary one.

The saturation point in high-priced apartments in New York is foreseen, and the time is expected soon to come, it is added, when housing accommodations for those who wish to pay \$8 to \$10 a month a room will engage the attention of those now rushing to completion the higher-priced buildings.

### NEW YORK GAINS 7 P. C.

Special from Monitor Bureau  
NEW YORK—Construction work in New York State gained nearly \$1,000,000,000, or 7 per cent over 1923, reports for the year 1924 from 14 cities show. Not only New York City, but all of the other 13 included, showed increases over the previous year. The increase in the other cities, however, was in residential building, while in New York it was along commercial lines. James A. Hamilton, Commissioner of the State Labor Department, stated in his annual report.

## \$10-A-ROOM RENT PLAN OUTLINED

Bruce Bliven Shows Need  
of Capital Loans at  
Moderate Rates

Special from Monitor Bureau

NEW YORK—"First class houses can be built today in New York and rented or sold at \$10 a month a room, provided the builder is able to work on a large scale and is satisfied with a reasonable rate of 6 per cent on his investment," Bruce Bliven, formerly managing editor of the New York Globe, stated in an address on housing at the home of Mrs. Joseph M. Proskauer. As an example of this, he cited the community of inexpensive garden homes now being constructed at Sunnyside, Long Island City.

"As everybody is aware," he said, "the regular building trade is not willing to work on these terms. New sources of money must, therefore, be uncovered, sources interested not only in a safe, sound investment, but also in solving a pressing social problem."

Mr. Bliven asserted that the opening of new subways and automobile boulevards will not relieve congestion, but, rather, will increase it by bringing large masses of people daily

If you want photographs of your property that make it look like what the Architect had in mind call Circle 5197. RICHARD SOUTHWELL GRANT, 52 West 57th Street, New York, N. Y.

## Home Building Investment Advantages Are Pointed Out

National Officer Gives Advice on Choice, Investment, Selection of Site, and Other Questions to Prospector

By HERBERT U. NELSON  
Executive Secretary of National Association of Real Estate Boards

CHICAGO—The man who builds himself a home is not only providing himself with shelter. He is also establishing an estate. In the long run, no form of wealth is more stable, less subject to fluctuations in value, and less liable to sharp depreciation, than real estate.

Of all forms of improved real estate, a home—well-planned and well-built—is probably the one upon which it is easiest to realize quickly when necessity arises. There is always a market for homes. In spite of the fact that the United States has for four years had an unprecedented building activity, statisticians estimate that there is still a 12 per cent shortage of single family dwellings throughout the country.

The term "shortage" does not mean that there are people who are homeless and who are sleeping in the parks. It means that there is a demand in excess of the normal demand due to growth in population and replacement of older structures which is estimated at that figure. To overcome this shortage, while at the same time taking care of normal growth in population and replacing obsolete structures, will, at the present rate of construction, take quite a few years.

The man who builds a home, therefore, and who has in mind the possibilities of resale, can rely for some years to come on an active demand due to a general shortage.

### Always a Buyer at Hand

There is also a demand upon which the home builder can rely which is normal. A well-built and well-planned home can always find a buyer at a fair price. The majority of persons who buy homes prefer to buy one already built. The task of building their own homes does not appeal to many people and they prefer to buy a home which is already completed. Then they can see just what they are getting for their money. For this reason, also, the home builder will find that he has in his completed dwelling a commodity for which there is a ready market.

In practically all of the cities of the United States today the demand for apartments has been completely ailed. On the whole, the trend is away from apartment life. The last three years has seen an unprecedented movement toward the suburbs and toward the single-family dwelling. This is another factor which places the owner of a dwelling in a favorable position with respect to his investment.

The home builder will find that a dwelling which is well-built, modern in every respect, and which has three or four bedrooms, will be the most salable from an investment standpoint. The home which best fits the needs of the average family will have for resale. The building of a very small home or a very large home will narrow the range of possible purchasers and will make a resale more difficult. The home builder should also keep in mind the average canons of preference and taste, as well as his own requirements. Many persons have had the experience of building a home "just to suit themselves" only to find the completed product somewhat too unusual or "freakish" to please others.

The home builder will do well to consider carefully the future trend of the neighborhood which he selects for his dwelling. By choosing a neighborhood which is growing in its real estate values, it frequently happens that the appreciation in the value of the land will offset the depreciation which naturally occurs in the structure, so that at the end of a generation of use he will have had his living quarters for the cost of their maintenance and taxes, and the original investment will still be intact.

For most people a home is the best possible investment. It is the kind of an investment for which they are willing to sacrifice and save. It is the kind of an investment which provides the greatest incentive for accumulation because it is bound up with all of the most important and significant things in their lives. It is the kind of an investment out of which they will, in the long run, get more satisfaction and happiness than any other form of wealth could give.

## Bobbink & Atkins Roses

Spring Planting

An illustrated, complete list of Roses for Spring Planting will be ready to mail in March. Many Roses are illustrated in color, among them, Rev. F. Post-Roberts, Star of Persia and other new and attractive varieties. This list is without a doubt the most complete and unique we have ever published. We have several hundred thousand Rose plants ready to ship.

Hardy Herbaceous Plants  
A complete catalog of Hardy Perennials, illustrated in color and black, it contains an alphabetical table of Hardy Herbaceous plants indicating flowering period, height and color.

In your request for catalog, state definitely what you intend to plant.

NURSERYMEN - RUTHERFORD, N. J.

Make  
your  
Ice Box  
a  
Frigidaire



Frigidaire  
complete  
with Cabinet



\$245  
f. o. b. Dayton

Even the least expensive cabinet model of Frigidaire is large enough for the average family, yet so compact that it will fit comfortably in a small house or apartment. It is simply connected to an electric socket—may be placed wherever you want it—and is very easily moved if you move to another home.

Of course you want the convenience and economy of Frigidaire electric refrigeration in your home. And now you can enjoy them at a cost that is surprisingly low.

You can convert your present ice box into a Frigidaire easily and inexpensively. The Frigidaire frost coil is placed in the compartment that now holds ice. The compressor is placed in the basement or other convenient location. Small copper tubes connect the frost coil and compressor, and a connection is made to your electric wiring.

That's all. You immediately have Frigidaire electric refrigeration.

Frigidaire in any form will bring new delight to housekeeping. It means better refrigeration, purer, more delicious foods, freedom from the possible annoyance of outside ice supply and very probably a saving compared to what you now pay for ice.

Write today for complete information about the new Frigidaire Models.

DELCO-LIGHT COMPANY  
Subsidiary of General Motors Corporation  
Dept. C-2, Dayton, Ohio

Makers of Electric Farm Lighting Plants, Electric Pumps, Electric Washing Machines and Frigidaire Refrigerators.

Frigidaire  
ELECTRIC REFRIGERATION

**Pittsburgh Plate Glass Co.**  
Products  
Glass, Paints, Varnish, Brushes

SUN-PROOF paint gives your building protection against weather, depreciation and decay. Saves repair bills.

**Sun-Proof Paint**  
will not chip, crack, check or peel.

Whatever you need—glass, paint, varnish, brushes—the Pittsburgh Plate Glass Company has a product that exactly fills your requirements. Sold by quality dealers; used by exacting painters.

"Guide to Better Homes"  
sent you free—in information the equal to any book on home decoration.  
Address Dept. Q, today.

**PITTSBURGH PLATE GLASS CO.**  
Plant and Varnish Factories  
Pittsburgh, Pa., New York, N.Y., Portland, Ore.

**TWO EXCELLENT  
HOUSEHOLD  
UTENSILS**

**Roberts' Lightning Mixer and Beater**

This useful product has been popular for over fourteen years. During that period it has efficiently served more than 1,000,000 housewives. A few short, quick strokes up and down quickly whip cream or eggs—blends Mayonnaise, Malted Milk and Baby Foods. It is excellent for lemonades and milk shakes.

Roberts' Lightning Mixer and Beater is so constructed that there is a minimum waste. It is simple, strong, sanitary and effective and is easily cleaned.

PRICES  
Pint Size, 90 Cents  
Far West and South, \$1.05  
Quart Size, \$1.25  
Far West and South, \$1.40

**Alumibake Greaseless Pan**

This pan was designed by a culinary expert to fulfill the requirements of the modern housewife. It has met with instant approval. It is made of pure aluminum sheet, fitted with a triple riveted handle and double edged on three sides. Cut out corners make cleaning easy and the open end facilitates the removal of the baked products. The pan needs no greasing and retains its lustrous satin finish after long use. Crisp cookies and golden brown biscuits or delicious drop candies are easily produced with the aid of Alumibake Greaseless Pan.

Size Dimensions Weight Price  
Small 11x13 8 oz. \$1.00  
Medium 12x14 12 oz. 1.25  
Large 13x16 14 oz. 1.50

If your dealer cannot supply you, use attached coupon

NOTE  
Kindly carefully indicate utensils wanted—quantity desired and sizes.

NATIONAL COMPANY, Inc.  
110 Brookline St., Cambridge, Mass.  
Enclosed you will find \$.....  
for which you will send the following:  
..... Roberts' Lightning Mixer and Beater  
..... Alumibake Greaseless Pan  
Name.....  
Street.....  
City.....  
State..... C.S.M.

These products have been tested and approved by GOOD HOUSE-KEEPING and MOD-ERN PRISCILLA proving plants.



# New York Union to Erect \$2,000,000 Co-operative Apartment to House 220 Families

## Decorating and Furnishing Small Homes Require Study of Fundamentals of Harmony

Choice of Style in Accordance With Space First Step—  
Then Comes Selection of Colors and Floor Coverings—Elaborate Draperies Out of Place

By ARTHUR E. MIDDLEHURST

LOS ANGELES, Calif.—The problem of decorating and furnishing the small house of today are many and the great amount of material exhibited by manufacturers of furniture, draperies and other necessities often tend to confusion and cause one to select furniture without consideration of some of the fundamentals which, if followed, would give him at the very least a more beautiful and attractive interior at no greater expense than if he should proceed without regard for anything but his likes and dislikes of the moment.

The colonists built for stability and use, and so their simple homes were excellent examples of architecture. Their spacious interiors were usually beautiful. They knew but one way in which to build, and the things that were made for them were honest expressions of the best craftsmanship of the time.

Today the home builder is confronted with numerous styles or periods from which to choose his furniture and decorations and very often, especially in the small house, the peculiar limitations which the size of the problem imposes is lost sight of. It is possible to furnish a wealthy man's home in a variety of styles, one room Italian Renaissance, another Spanish, another Louis XVI, and so on, the limitations being only those of good taste and financing, but in a small home a certain harmony of style, whatever it may be, must exist throughout the whole of the interior or there is a clash of elements which defeats the ideal of a home of beauty, spaciousness and repose. The first consideration when preparing to decorate is the finish of the walls, floors and interior trim.

**Choosing Style First Step**  
Assuming that a style has been chosen which is in harmony with the simple treatment of limited space, for this the simple colonial interiors or those of the minor houses of England, France, Italy, and Spain are full of suggestion. All of these have a certain element of restraint in common.

The walls in colonial work were customarily papered, and for homes furnished in this style there are many fine papers to be had, reproductions of genuine old patterns. In choosing wall paper, the size of the room must be taken into account; avoid large patterns for small rooms, also dark colors for rooms that are not very light.

There are various other appropriate treatments which may be given walls, such as painting or tinting over sand-finished or texture plaster. These finishes are particularly adaptable to homes in the English, Spanish, and Italian styles, and it is well to remember that the walls in homes of this type, more than in any other, become backgrounds against which to arrange well-chosen furniture.

**Carpets Again Favored**  
The use of carpets, rugs, or hardwood floors, and, on occasion, tile floors, will be dictated principally by the use to which the room is to be put. Prejudices against rooms entirely carpeted are fast disappearing, as this way of finishing a floor gives a quiet, all-over tone which harmonizes furniture placed upon it and helps to create the feeling of spaciousness which is often destroyed by the use of many small rugs. Today it is almost impossible to purchase really fine oriental rugs. The prices of genuine antiques are practically prohibitive for the average

man, and surely it is far better to cover a floor with a fine quality of carpet than to employ poor quality imitation orientals.

Window draperies have much to do with the comfort of a room. With too many the room will seem stuffy, without them it seems cold and bare. Rightly used, they become a background that makes the rest of the furnishing easy. Graceful lines and pleasing texture can be obtained in a wide range of materials at a cost to suit any purse. An acquaintance with a few of the rules that control the putting together of line and color is all that is necessary to obtain beautiful effects.

All rooms should be draped simply, elaborate draperies being entirely out of place in the small home. The use of boldly figured cretonne, especially when wall paper matches in pattern, is unpleasant, and tends to contract the room in size. The proportions of the window and its drapery should be studied with relation to the room. If they are too long and narrow, the height of the room will be exaggerated. If they are too short and wide, it will be diminished.

**Using Light Materials**  
It is also possible to take a badly-lighted room on the north side of a house and bring into it brightness and sunshine by using materials that obstruct the least possible amount of light.

Rooms where there are an unfortunately large number of windows can be transformed into well-lighted rooms by either blocking out entire windows with a drape or cutting down the intensity of the light by means of some ecru colored net hung over the entire window and combined with deep-toned side draperies. The draperies should also recognize the varying uses of different rooms. The living room drapes should be soft and mellow toned. The dining-room and breakfast-room curtains should form a cheerful atmosphere at all times, and the sun room and sun porch can be a riot of harmonious color.

Furniture forms one of the greatest problems of the small house. Much of the furniture on the market is of inferior shape and finish, overloaded with ornament and carving. Furniture that is well constructed, of good shape and excellent finish is good furniture, no matter how liberally it may be decorated. In small rooms the greater simplicity of the individual pieces the easier it will be to harmonize all the elements of the room.

**Choosing Appropriate Pieces**  
As will be readily seen, it is essential in the selection and arrangement of the furniture to make the most of the room at one's disposal by avoiding sets of furniture and choosing each piece for its fitness, use and the individuality that it expresses. Cheap imitations of historic styles are ridiculous. Inexpensive furniture should be chosen for its intrinsic merits and not for its shadowy resemblance to museum examples.

In upholstered pieces we can again recall the color harmonies of rugs, walls and draperies, which should be accomplished in honest fashion, avoiding such things as cheap imitations of tapestry and showy large-patterned materials that disturb the lines and repose of the pieces to which they are applied.

In small houses the lighting of the various rooms is a very important element in the success or failure of the interior decoration. The greatest

fault that one can commit is to overlook a room, producing an unpleasant glaring effect. In this connection it is well to avoid the use of ceiling lights as they tend to accentuate the smallness of rooms. For general lighting, well chosen bracket lamps are much better and for lighting of the room when occupied one should rely principally upon table and floor lamps, placed where they will be most useful.

**Cumbersomeness Avoided**  
These lamps as part of the furniture should follow the same fundamentals, and cumbersomeness of large dimensions, supporting over-elaborate silk shades which give poor light should be avoided. Pleasing effects can be obtained by the use of delicate wrought-iron standards for floor lamps with mica or parchment shades and brass or pottery stands, with parchment, pleated chintz or oiled Italian paper shades for the occasional table and reading lamp.

Now a word as to pictures. Pictures show to best advantage against a plain background. Many a beautiful picture is rendered commonplace because the eye does not receive an opportunity to see it. Do not overpicture the walls, as over-abundance means chaos. One fine picture placed in good relations to a console table, chest or mantel is better than dozens scattered about the room. Large pictures dwarf small rooms and give a sense of oppression and their use should be limited to one or two. Restfulness should characterize pictures if they are to afford permanent pleasure.

From these he must determine his answer so far as that answer can be determined by economic interests. The present housing situation in his locality is another factor which should have great weight, though this is difficult to work out with a pencil and paper.

**Problems of Buying**  
Admittedly for a worker to pay more than 25 per cent of his income for rent is sooner or later to deprive him of necessary food and clothes or drive him hopelessly into debt to procure them. On the other hand if a man is putting 25 per cent of his income into the purchase of a home, provided he is not paying a profiteering price for the home, he is justified in making the sacrifice necessary to do this because he is not only buying an ultimate stoppage of rent, investing in a permanent asset, but he is adding the element of place to his children's recollection of a home that is really their due, and which will come back to him in

**600 HOMES A MONTH  
BUILT AT OAKLAND**  
Majority Are Attractively Designed Bungalows

OAKLAND, Calif. (Staff Correspondence)—Oakland combines the advantages of industrial expansion with a home building plan that has, within four years, converted this municipality from a large town to a city which promises to develop into one of the most important centers on the west coast.

Availability of territory and subdivision with due regard to gardening and landscape features are salient of this rapid expansion. In an area of more than 60 square miles approximately 50 per cent is devoted to home building.

In 1924 there were built in Oakland on an average of 600 homes a month. The majority of these homes are five and six-room bungalows, of the California type, low, roomy, on lots ranging from 40 to 60 feet wide. Expenditures for these homes aggregated in 1924 \$13,660,000, with an additional \$4,480,000 for apartments and flats.

Few houses are alike and the skill of architects and gardeners has been capitalized successfully to make of Oakland an outstanding example of civic achievement in home building.

**AWNINGS**  
ANCHOR TENT AND AWNING FACTORY  
1266 W. 24th Street  
LOS ANGELES BEA. 2073

## LABOR COMMISSIONER SAYS NOW IS GOOD TIME TO BUILD

Thinks It Better for Worker to Put 25 Per Cent of His Income Into Purchase of a Home Than Into Pocket of Landlord

By ETHELBERG STEWART  
United States Commissioner of Labor Statistics

WASHINGTON—Whether a man should be a home owner depends upon a number of circumstances. Is he sure of his job? Is his income sufficient to meet the obligations growing out of his home-buying without too great a drain upon that portion of his income which must go for the real necessities of life? He can afford to draw heavily upon his luxury account, even to the annihilation thereof, in order to stimulate his payment on the house; but he cannot afford to cut the food budget.

With the American wage worker practically 40 per cent of his expenditures are for food, and take it for all in all he cannot with safety change this much. The price he must pay for home owning in its relation to his income and the present and prospective rents that he must pay taken together with the prospective permanency of his job, form the financial basis of his problem.

From these he must determine his answer so far as that answer can be determined by economic interests. The present housing situation in his locality is another factor which should have great weight, though this is difficult to work out with a pencil and paper.

**Problems of Buying**  
Admittedly for a worker to pay more than 25 per cent of his income for rent is sooner or later to deprive him of necessary food and clothes or drive him hopelessly into debt to procure them. On the other hand if a man is putting 25 per cent of his income into the purchase of a home, provided he is not paying a profiteering price for the home, he is justified in making the sacrifice necessary to do this because he is not only buying an ultimate stoppage of rent, investing in a permanent asset, but he is adding the element of place to his children's recollection of a home that is really their due, and which will come back to him in

the statistics of new building as shown by the records in the United States Bureau of Labor Statistics show new buildings in 1921 for the population area above described. In 258 cities of the United States having a population of 25,000 and over, new buildings provided possible homes for 33.7 families to each 10,000 of population. The home production in the Boston area referred to was only 18.7 per 10,000 of population.

In 1922 new buildings provided for 97.5 families per 10,000 population in 266 cities of the United States with a population of 25,000 and over, while only 47.6 residences per 10,000 of

population were erected in the Boston population area. In 1923 the figure for 269 cities shows 153.3 families provided for to each 10,000 of population, while in the Boston area only 51.9 dwellings were provided.

The records of the Bureau of Labor Statistics for 1924 are not yet complete. Returns, however, have been received from 225 cities with a population of 25,000 and over, and these show that 115.1 new "places to live" were provided for each 10,000 of population during that year.

**One-Family Houses**  
The statistics for the Boston area for 1924 are complete except as to the city of Quincy, which has not yet reported. These figures show new places to live for 63.3 families per 10,000 of population. So it will be seen that building is not catching up in Boston with the shortage produced by the war as rapidly as is true of the country as a whole.

Another significant thing is that the percentage of one-family dwellings taken for the country as a whole represented 49.9 of the new places to live in 1924, while in the Boston area only 18.7 of the new family accommodations were one-family houses. Again taking the country as a whole 19.6 were two-family dwellings, while in the Boston area, omitting Quincy, it was 50.8 per cent.

This would seem to indicate that if a man within this area were building with an idea that he might have to sell, his chances would be better on a one-family dwelling.

Now as to prices and costs, exclusive of the cost of the land, the indications are that it is as safe to build now as it is likely to be within the near future. Building materials are going up, but were not as high in January, 1925, as they were in January, 1924.

**Situation in Boston**  
If we draw a circle around Boston taking in 13 cities, which, while some of them might seem being called suburbs, are nevertheless counting adjuncts to the city of Boston, we form what we call the "population area." The situation would seem to be that within this area would be a good place to build a home.

The statistics of new building as shown by the records in the United States Bureau of Labor Statistics show new buildings in 1921 for the population area above described. In 258 cities of the United States having a population of 25,000 and over, new buildings provided possible homes for 33.7 families to each 10,000 of population. The home production in the Boston area referred to was only 18.7 per 10,000 of population.

In 1922 new buildings provided for 97.5 families per 10,000 population in 266 cities of the United States with a population of 25,000 and over, while only 47.6 residences per 10,000 of

population were erected in the Boston population area. In 1923 the figure for 269 cities shows 153.3 families provided for to each 10,000 of population, while in the Boston area only 51.9 dwellings were provided.

The records of the Bureau of Labor Statistics for 1924 are not yet complete. Returns, however, have been received from 225 cities with a population of 25,000 and over, and these show that 115.1 new "places to live" were provided for each 10,000 of population during that year.

**One-Family Houses**  
The statistics for the Boston area for 1924 are complete except as to the city of Quincy, which has not yet reported. These figures show new places to live for 63.3 families per 10,000 of population. So it will be seen that building is not catching up in Boston with the shortage produced by the war as rapidly as is true of the country as a whole.

Another significant thing is that the percentage of one-family dwellings taken for the country as a whole represented 49.9 of the new places to live in 1924, while in the Boston area only 18.7 of the new family accommodations were one-family houses. Again taking the country as a whole 19.6 were two-family dwellings, while in the Boston area, omitting Quincy, it was 50.8 per cent.

This would seem to indicate that if a man within this area were building with an idea that he might have to sell, his chances would be better on a one-family dwelling.

Now as to prices and costs, exclusive of the cost of the land, the indications are that it is as safe to build now as it is likely to be within the near future. Building materials are going up, but were not as high in January, 1925, as they were in January, 1924.

## LABOR COMMISSIONER SAYS NOW IS GOOD TIME TO BUILD

Thinks It Better for Worker to Put 25 Per Cent of His Income Into Purchase of a Home Than Into Pocket of Landlord

By ETHELBERG STEWART  
United States Commissioner of Labor Statistics

WASHINGTON—Whether a man should be a home owner depends upon a number of circumstances. Is he sure of his job? Is his income sufficient to meet the obligations growing out of his home-buying without too great a drain upon that portion of his income which must go for the real necessities of life? He can afford to draw heavily upon his luxury account, even to the annihilation thereof, in order to stimulate his payment on the house; but he cannot afford to cut the food budget.

With the American wage worker practically 40 per cent of his expenditures are for food, and take it for all in all he cannot with safety change this much. The price he must pay for home owning in its relation to his income and the present and prospective rents that he must pay taken together with the prospective permanency of his job, form the financial basis of his problem.

From these he must determine his answer so far as that answer can be determined by economic interests. The present housing situation in his locality is another factor which should have great weight, though this is difficult to work out with a pencil and paper.

**Problems of Buying**  
Admittedly for a worker to pay more than 25 per cent of his income for rent is sooner or later to deprive him of necessary food and clothes or drive him hopelessly into debt to procure them. On the other hand if a man is putting 25 per cent of his income into the purchase of a home, provided he is not paying a profiteering price for the home, he is justified in making the sacrifice necessary to do this because he is not only buying an ultimate stoppage of rent, investing in a permanent asset, but he is adding the element of place to his children's recollection of a home that is really their due, and which will come back to him in

the statistics of new building as shown by the records in the United States Bureau of Labor Statistics show new buildings in 1921 for the population area above described. In 258 cities of the United States having a population of 25,000 and over, new buildings provided possible homes for 33.7 families to each 10,000 of population. The home production in the Boston area referred to was only 18.7 per 10,000 of population.

In 1922 new buildings provided for 97.5 families per 10,000 population in 266 cities of the United States with a population of 25,000 and over, while only 47.6 residences per 10,000 of

population were erected in the Boston population area. In 1923 the figure for 269 cities shows 153.3 families provided for to each 10,000 of population, while in the Boston area only 51.9 dwellings were provided.

The records of the Bureau of Labor Statistics for 1924 are not yet complete. Returns, however, have been received from 225 cities with a population of 25,000 and over, and these show that 115.1 new "places to live" were provided for each 10,000 of population during that year.

**One-Family Houses**  
The statistics for the Boston area for 1924 are complete except as to the city of Quincy, which has not yet reported. These figures show new places to live for 63.3 families per 10,000 of population. So it will be seen that building is not catching up in Boston with the shortage produced by the war as rapidly as is true of the country as a whole.

Another significant thing is that the percentage of one-family dwellings taken for the country as a whole represented 49.9 of the new places to live in 1924, while in the Boston area only 18.7 of the new family accommodations were one-family houses. Again taking the country as a whole 19.6 were two-family dwellings, while in the Boston area, omitting Quincy, it was 50.8 per cent.

This would seem to indicate that if a man within this area were building with an idea that he might have to sell, his chances would be better on a one-family dwelling.

Now as to prices and costs, exclusive of the cost of the land, the indications are that it is as safe to build now as it is likely to be within the near future. Building materials are going up, but were not as high in January, 1925, as they were in January, 1924.

**Situation in Boston**  
If we draw a circle around Boston taking in 13 cities, which, while some of them might seem being called suburbs, are nevertheless counting adjuncts to the city of Boston, we form what we call the "population area." The situation would seem to be that within this area would be a good place to build a home.

The statistics of new building as shown by the records in the United States Bureau of Labor Statistics show new buildings in 1921 for the population area above described. In 258 cities of the United States having a population of 25,000 and over, new buildings provided possible homes for 33.7 families to each 10,000 of population. The home production in the Boston area referred to was only 18.7 per 10,000 of population.

In 1922 new buildings provided for 97.5 families per 10,000 population in 266 cities of the United States with a population of 25,000 and over, while only 47.6 residences per 10,000 of

population were erected in the Boston population area. In 1923 the figure for 269 cities shows 153.3 families provided for to each 10,000 of population, while in the Boston area only 51.9 dwellings were provided.

The records of the Bureau of Labor Statistics for 1924 are not yet complete. Returns, however, have been received from 225 cities with a population of 25,000 and over, and these show that 115.1 new "places to live" were provided for each 10,000 of population during that year.

**One-Family Houses**  
The statistics for the Boston area for 1924 are complete except as to the city of Quincy, which has not yet reported. These figures show new places to live for 63.3 families per 10,000 of population. So it will be seen that building is not catching up in Boston with the shortage produced by the war as rapidly as is true of the country as a whole.

Another significant thing is that the percentage of one-family dwellings taken for the country as a whole represented 49.9 of the new places to live in 1924, while in the Boston area only 18.7 of the new family accommodations were one-family houses. Again taking the country as a whole 19.6 were two-family dwellings, while in the Boston area, omitting Quincy, it was 50.8 per cent.

This would seem to indicate that if a man within this area were building with an idea that he might have to sell, his chances would be better on a one-family dwelling.

Now as to prices and costs, exclusive of the cost of the land, the indications are that it is as safe to build now as it is likely to be within the near future. Building materials are going up, but were not as high in January, 1925, as they were in January, 1924.

## GARMENT WORK UNION TO BUILD

Block of Apartments in the Bronx to Rent at \$12 a Room Monthly

Special From Monitor Bureau  
NEW YORK—A co-operative apartment to occupy an entire square block in the Bronx and to house 220 families of needle workers is to be erected by the International Ladies' Garment Workers Union, its president, Morris Sigman, announced recently.

Following the trend of unions toward housing developments, the garment workers have purchased a plot of land at One Hundred and Fifty-Ninth and One Hundred and Sixtieth streets and Sheridan and Mott avenues for the construction of model homes. The cost will be \$2,000,000. The apartments are to rent for not more than \$12 a month a room, it was announced. With this low rental, Mr. Sigman asserts that the cost of construction and maintenance, as well as the payment of interest on principal and on mortgages can be met, and the subsequent rentals, after the cost of construction has been amortized, will be released.

Other union groups, particularly in the needle trades, whose members now live in tenements in the more congested parts of New York, are expected to take similar action and other co-operative apartments may be built.

Only 33 per cent of the block is to be utilized for houses, the interior being a large courtyard for a playground for children. Other features have been included in the designing to give air and sunlight to all apartments. There will be a large central hall for amusements and parties, either for all the tenants or for the use of individual tenants.

The project is to be financed by a group of Labor leaders, acting as a board of directors. Initial payments of stock will be from \$200 to \$1000, depending upon the size of the apartment.

**SEAL OF SERVICE**  
**Stockwell**  
INTERIOR DECORATORS  
817 W. 8th Street  
LOS ANGELES  
TUCKER 4877

**WALL PAPER**  
Individual and Distinctive  
Let us show you the new ideas in Domestic and Imported hangings. Correct Hangings 50c a roll.  
Tinting, Enameling  
Interior Decorating  
C. W. STOCKWELL  
LOS ANGELES  
TUCKER 4877

**Service + Results  
= Satisfaction**  
**John L. Tregellas**  
Realtor  
Specializing  
in High Class Residence Property  
10 E. Fayette Street  
Baltimore, Maryland  
Phone Calvert 3621

**The Zork Company**  
Interiors  
Decorations  
Fine Furniture  
Draperies  
Objets d'Art  
Paintings  
LOS ANGELES  
2502 W. 7th St. DUmkirk 4905

**Out with the Old—In with the New!**  
Are you moving this year? Or simply moving things around? In either case, it is an ideal time to replace worn out furnishings or add some needed pieces—and here's the way:  
If, on inspecting the stock of your Neighborhood Furniture Dealer, you do not find what you want, ask to see his copy of our 448-page catalog. If you prefer, ask him for a Card of Introduction and make your selection in person from one of our mammoth displays.  
Deliveries are made through your dealer. This permits both dealer and manufacturer to serve you at reduced cost and means economy for you.  
32-Page Booklet Free  
"Correct Care of Home Furnishings" is filled with valuable information about wood and fine furniture of all kinds, carpets, rugs and linoleums, draperies, etc. Address nearest office.

**FURNITURE AND FLOOR COVERINGS**  
Sold Through **Pack & Sons** Dealers Only

**Oak Crest**  
in Hollywood  
An Idyllic Spot for  
YOUR "Home, Sweet Home"

OAK CREST!—the very name is suggestive of the natural beauty of this Hollywood close-in sub-division.

Visualize, if you will, a bit of Southern California at its best. Delightfully varied, too . . . part of the tract is quite level, part of it climbs up the gentle slope of the oak-dotted hillside.

Bathed in golden sunshine . . . cooled by sea breezes . . . imbued with the spirit of peace—truly, an ideal spot for home-sites; an exceptional opportunity for investment.

**Lots of All Types Are Available**  
—either level or on the hillside. Included are a few income residential lots.

The view is superb. Dotted over the tract are venerable oak trees, benignly inviting you to rest beneath their wide branches. There are fruit trees, too, and walnut trees in full bearing. A splendid school is located close by.

**Lots at \$2000, \$2500, \$3000. Terms—Small Cash Payment and Small Monthly Payments.**  
**We Will Finance Your Home 100% and Will Build for You**

**OAK CREST**  
F.A. HARTWELL CO.  
6718 HOLLYWOOD BLVD.  
PHONES  
TRACT OFFICE GRANITE 5354  
MAIN OFFICE HEMPSTEAD 2181

Oak Crest is protected by high restrictions. It will always be a residential property. All improvements of the highest class included in the purchase price.

You are cordially invited to drive over to Oak Crest or to telephone for a salesman to take you over. Write for folder or call at our office for further information.

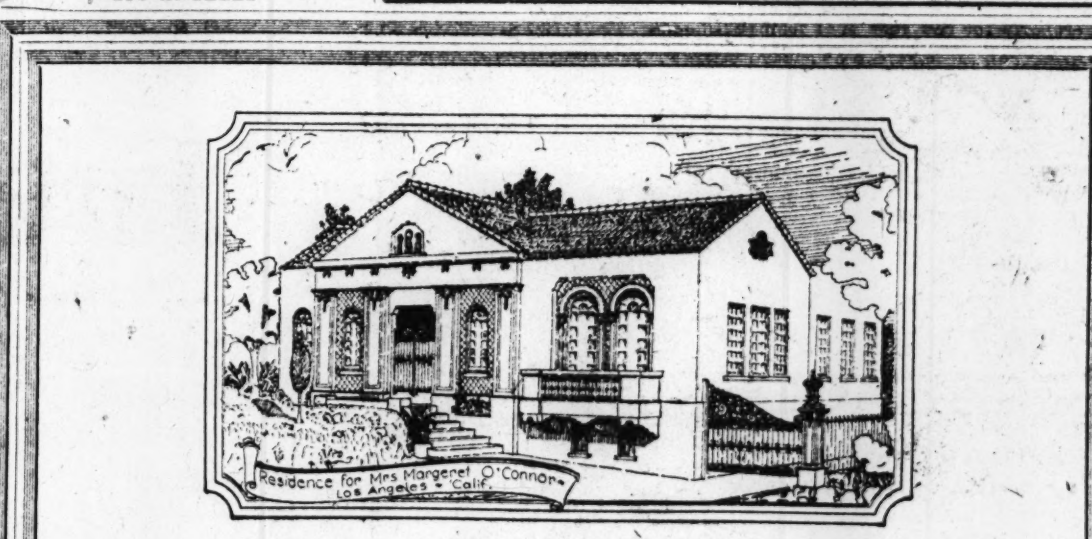
**Southern California MUSIC COMPANY**  
806-808 So. Broadway and 332 So. Broadway

45 YEARS IN LOS ANGELES

No home is complete without music. Home is the abode of Harmony and music is the language of harmony. The piano is an institution of the better American home.

For nearly half a century we have been making homes happier with music. The instrument for your home is here; payable out of monthly income.

ASK TO HEAR THE CHICKERING WITH THE AMPICO



**A Successful Partnership  
"Client and Builder"**

IN OUR dealing with clients we aim to consider a contract from their viewpoint as well as from our own. In other words, we literally enter into a partnership with them to facilitate the consummation of a certain piece of business—namely, the creation of a home.

It is an admirable arrangement. Proof of its success lies in the hundreds of high-class homes we have built in Los Angeles and the fact that our clients continue to be numbered among our best friends.

We are particularly well equipped to work on this basis, as our organization combines Design, Finance and Construction Departments under one executive head. Thus we are able to effect real economy for the home-owner, for there are no bonuses or "red-tape" expense.

Let us advise you when you are ready to build. We will fully finance the cost of construction if you desire.

**TIFAL & O'CONNOR**  
709 Grant Building  
LOS ANGELES  
Phone TRinity 5438  
"Ask Your Banker"

Fourth and Broadway



# California Developing Artistic Type of Homes Adapted to Sunny Climes

## TREND TO COLOR NOW APPARENT IN SMALL HOME

Fusion of Styles Developing New American Type for Sunny Latitude

By MENDEL MEYER  
President Meyer and Holler, Architects.

LOS ANGELES, Calif. — The builder of small homes in southern California does not have to consider the question of protection from extremes of temperature or wind storm to the extent that it must be taken into consideration when building in other parts of the country, and yet this does not relieve him of the importance of carefully weighing the types of materials to be used so that sincerity and durability are apparent in the structure. The economy thus effected is frequently used to advantage in making the home more complete in its utility, and more charming in its aesthetic value.

In looking back to the period prior to the Great War, one realizes to what a large extent the type of small house adhered to the style generally coming under the classification of "bungalow," under which the mental picture recalls houses of a dark stained siding or shingle covered walls, overhanging eaves, many gables, ample porches and frequently rough stone chimneys.

While it might contain as few as two, or as many as 20 rooms, or even be more than one story high, yet the general custom was of classifying this type under the name "bungalow." In the better examples was frequently found studied, honest carpentry, expressing simplicity and repose, which became a thing of much charm when embellished by nature's softening influence.

**Trend Toward Color**  
All of this, however, was only apparent in the more intimate close-up view, for it is quite clear that in the more general landscape scheme, a community thus built up would lose practically all of its charm of the distant vista, the houses by reason of their somber coloring becoming practically lost. Therefore, it was natural that the transition to the more colorful should begin which has become so pronounced in the last eight years.

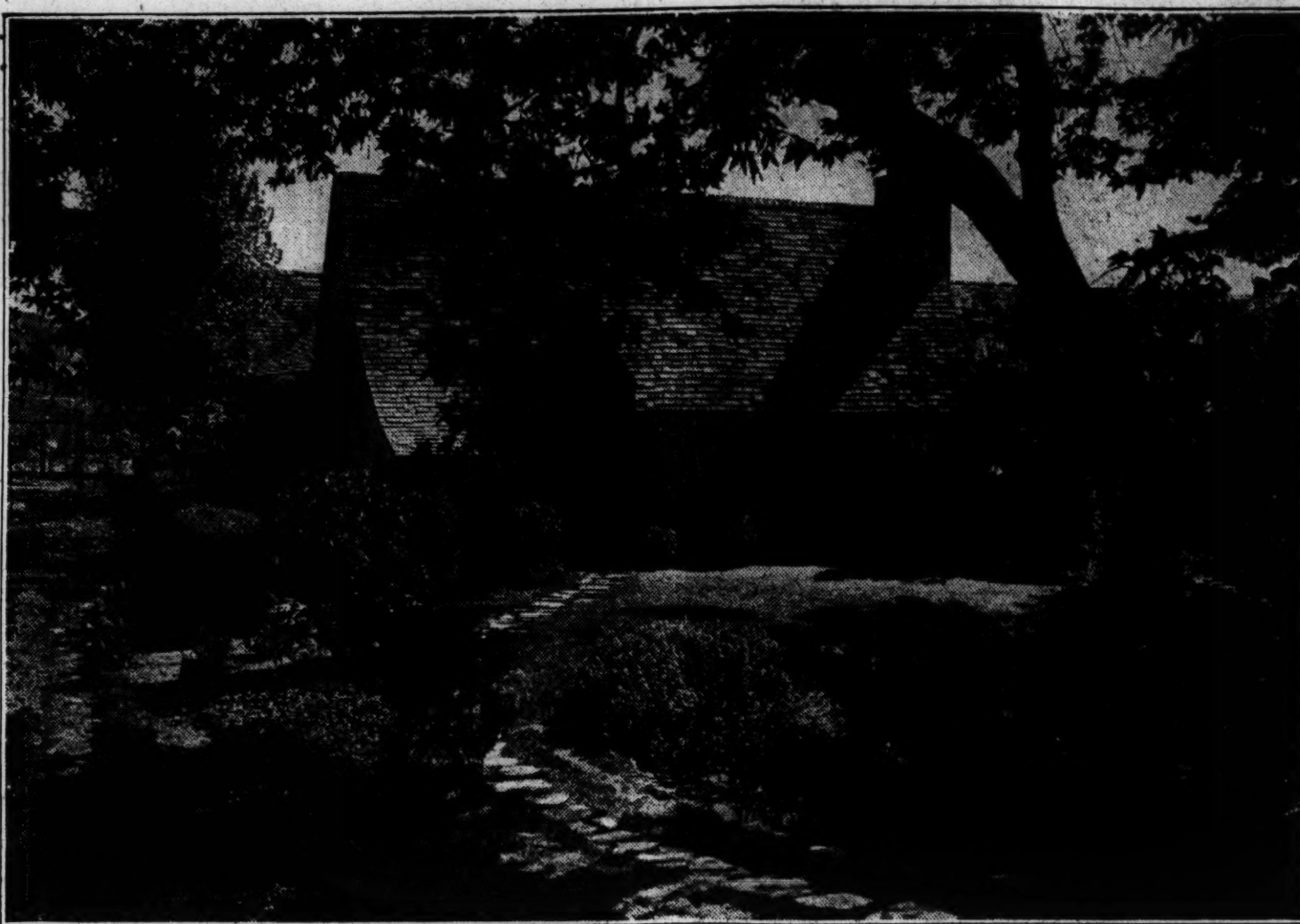
The phenomenal development of this part of the country during this latter period has been an incentive for many persons to make a special and earnest study of the planting and design of homes.

The modern homes of southern California reflect the influence of design of the homes of Spain, Italy, England, Spanish Colonial (Mexican), and our own American Colonial types. While at a glance this might seem to produce a potpourri of styles, it has in reality developed a fusion which is constantly going on and producing a style that is reflecting the type of architecture of all countries in the general latitude where sunlight is so predominant and where a topographical and geographical condition is found similar to the countries bordering the Mediterranean.

The Spanish and Italian, or what is frequently classified under the Latin or Mediterranean styles, are especially adaptable to southern California, as plastered walls are easily produced on wood frames and make houses that in winter, when well built, particularly as climatic conditions permit this being done economically, and in contradistinction to the bungalow type, produce a pleasing effect in the general landscape, either in the more intimate view or as in the distant vista a very pleasing color vibration.

**Landscape Design**  
As far as possible in small house planning the large elements in plan should be frankly expressed in the exterior walls and roof masses, in contradistinction to the meaningless breaks in roof lines, or the frequent introduction of small projecting masses in plan, all this detracting from the repose, and restraint of the composition, and resulting in what might be termed a "busy" or "overdone" effect. Windows and planting should be arranged to take advantage of favorable vistas, and as can readily be seen the architect should have the control of landscaping even where the landscape architect is working in conjunction with him.

It is very important that plans of small houses should be essentially practical and without unnecessary divisions of rooms, which is apt to result in too many small elements, and while it is generally agreed that restraint is a desirable quality in the use of detail on buildings of any type, it is nowhere more necessary than in the designing of the small house.



Home and Setting of Unusual Attractiveness in Southern California.

Pierpont Davis, Architect

## Small-Wage Man on Coast Has Chance to Own Home

Individual Styles Include Much Shrubbery, Parkways, Playgrounds and Gardens—Home Districts Are Expanding

SAN FRANCISCO, Calif. (Staff Correspondence)—San Francisco has developed a penchant for homes bought and paid for with small earnings and small payments. From the appointments of a seaport, with miles of sand dunes stretching back from the shore line, this city, within a decade, has pushed its boundaries beyond a wall of apartment houses and the "San Francisco type" bungalow to the individual home, with garden and landscape. In this there is the old urge to own homes which is reflected in loans obtained by real estate aggregating \$32,000,000 for the city and county of San Francisco.

Like New York City, San Francisco is held to particular styles of architecture and home building. Old San Francisco is largely a city of apartments, flats, and "two-deckers." The San Francisco bungalow is usually built on a 25-foot lot and is of one story and has a garage. Architects have successfully retained, to a maximum degree, the bungalow appearance in these homes, with a distinctiveness to each of a score of homes on the same street, each built flush against the houses on either side, each having the same setback from the sidewalk, each possessing many characteristics in common, but with gables cunningly designed and corners oddly shaped to give each distinctive design.

**Home Demands Grow**  
But this type of bungalow and two-story flat compacted in new districts has not stemmed the demand for homes. The stream of home builders and home owners is spreading north to beautiful Marin County, with its woods and rolling hills, and to the south, down the peninsula. Four districts indicate the scope and character of this advance—Sea Cliff, a group of fine residences along the ocean shore overlooking the Golden Gate; St. Francis Wood, west of Twin Peaks; Ingleside Terrace and Burlingame Gate.

Sea Cliff, exclusively a residential tract, has homes ranging up to \$150,000 in value. Here a shifting waste of sand has been transformed into a show place representing the combined genius of thrift and the utilization of savings banks. Farther south down the peninsula are yet finer evidences of what can be accomplished in home building under competent guidance.

**Community Experiment**  
The homes of St. Francis Wood are both modest and elegant. St. Francis Wood represents an attempt, pronounced successful, to give San Francisco an ideal residential section developed in accordance with the best modern city planning practice. There are about 130 acres, of which 10 per cent is reserved for parks, parkways, playgrounds and tennis courts, interspersed by 300 varieties of shrubs and trees. Architectural harmony is the keynote and building

**Restrictions are modeled on more exclusive eastern residential tracts.**

St. Francis Wood also represents a novel experiment in community government. The St. Francis Homes Association, a non-profit corporation, including in its membership all the lot owners, collects an annual charge from its owners for the upkeep of the community streets, parks and playgrounds, enforces the restrictions, and, with architectural advice, supervises all buildings erected there. Fully \$100,000 has been expended for the beautification of the property with gateways, fountains, terraces and lamp posts.

Burlingame Gate is 30 minutes from San Francisco through majestic eucalyptus trees and gardens. The influence of the Spanish and mission styles predominates with here and there an English Tudor hid in a bower of greenery to break the straight lines of the adobe. This new tract is a good example of what architectural skill can do to make an inexpensive house strikingly attractive. To the architect, more than to the realtor, belongs first credit for the trek of home seekers down the peninsula.

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727  
LOS ANGELES  
333 Pine Avenue, Long Beach

**Small House Plan Service**  
of the Architectural Club of Los Angeles offers at nominal rates some most attractive designs for small homes. Come in and talk over your house problems.  
600 Metropolitan Bldg., Los Angeles

**MARK W. SHAW**  
Realtor  
5639 Sunset Boulevard Holly 5918  
Homes, Income, Lots, Insurance  
Notary Public and Loans

**FITZGERALD'S for the Advancement of MUSIC**  
**AMPICO in the KNABE**  
A Piano plus all its best music  
—it is Rachmaninoff, Rosenthal and countless other great artists, for it literally re-enacts their masterful playing.  
—it furnishes sparkling dance music for any occasion.  
—it cultivates in your children a lasting appreciation of the best in music.  
—it is endowed with all the great music ever composed or arranged for the piano.  
You are cordially invited to hear a demonstration of this supreme combination in our Music Rooms  
**FITZGERALD**  
MUSIC HILL ST. COMPANY AT 727



# Twentieth Century City Replacing Tenements with Homes, Gardens and Parkways

## DR. BAILEY SEES AMERICA NOW IN 'SUBURBAN AGE'

Finds One-Tenth of the Nation's Population Live Near Big Cities

By DR. WILLIAM L. BAILEY  
Professor of sociology at Northwestern University, who recently completed a personal survey of suburban tendencies in the major cities in the United States.

CHICAGO—The recent federal census reported more than 10,000,000 people living within 10 miles of the borders of cities of more than 100,000 population. The latest estimates indicate that fully 13,000,000, or more than one in ten of the Nation's people, live in cities and suburbs. Nearly 2,000,000 more reside in such proximity to the smaller cities and the larger towns, that they may also be counted as suburban. No type of American community, except the open country, claims so many people. There is a nationwide movement to the zones where city and country meet, and where one may have the advantages of both, without the disadvantages of either. Doubtless in the suburbs the best traditions and ideals of Americans will be longest maintained. For there home-owning, now a losing or lost tradition in country and city alike, educational facility of all grades, free and tolerant religious institutions, community activity, and civic idealism are found as nowhere else.

Six and a half million people, in the last 10 years, left the villages and the farming districts, because of the unprofitable and unattractive factors of rural residence. At the same time about 2,000,000 moved beyond the boundaries of the large cities seeking relief from urban congestion, and its growing unattractiveness. Neither extreme is desirable, and all who can, avoid them.

At the present time more than half of our people dwell in cities of more than 25,000 inhabitants, their suburban cities, towns, villages, and country districts within 10 miles, or in the larger semisuburban territories tributary to the cities, where both town and country are directly affected by the relationship.

The "Suburban Age" America is now in the "Suburban Age." The great historic movements of rural expansion and pioneering, and the centralization in great cities which followed, are over. A twentieth century type of city and a new country now are appearing. In this middle zone of the suburban, American homes will attain a new level.

American cities always have been extensive and the centrifugal movement of population strong. But it is only within the last 20 years that the city limits have not been extended to include all this. Today a population equal to nearly half of that of the large cities lives in some 1500 suburban communities, without commuting distance, but maintaining civic independence, and whatever grade or type of community action they may elect.

The would-be suburbanite has the widest possible choice in his selection of a place to reside or carry on his affairs. There are all kinds of suburbs, ranging from the open country, through the various sizes and grades of residential community, to industrial satellites. But most suburbanites dwell in towns or "small cities" and enjoy all the "golden mean" of American living affords. More than two-thirds of a suburban community are of this sort.

The satisfactions of suburban residences may be judged from the facts that a dozen large American cities now have more people in their suburbs than within their boundaries; the suburbs of more than half the large cities are growing more rapidly

ly than the municipalities; that there is hardly a single case of any sort of a suburban community that is losing.

Twentieth Century City Boston has more than 1,000,000 suburban to her, and for a dozen other cities the number exceeds 100,000 each. New York's suburbs alone include nearly twice as many people as Chicago itself. Suburban rates of growth are in many cases amazing, far exceeding those of any earlier "boom days." Detroit's suburbs have an average increase of about 250 per cent, and individual rates of over 1000 per cent. Los Angeles suburbs are more than doubling in a decade, and constitute probably the most extensive and promising of suburban fields.

Chicago's tributary zone, though now including more than 500,000, continues to grow faster and faster, and is rapidly approaching the 100 per cent mark. With ideal location, her South Shore region is likely to develop into one of the world's greatest industrial centers, while her far-reaching West Side will continue its tradition of outlying homes for the great middle class as well as the more exclusive, and the North Shore complete the range by its development of a very high type of suburban residence.

More than half of the cities of more than 25,000 which have doubled their population in the last 10 years are suburbs, and the same proportion holds for other grades of American communities. A twentieth century type of city is thus being established, with a six-fold greater area, an extensiveness, and possibilities of more natural living, such as the world has never seen before. For the far-flung suburbs reaching back onto rugged ground, and along water-fronts, over distance only limited by the developments in rapid transit and the widespread use of the motor, relieve the pressure all along the line through the inner residence sections even to the "slum."

And the present-day suburbanized city marks an epoch in the world's city-building. For industry is finding that in suburban location it can realize higher organization, and outstanding examples of industrial operation as well as welfare work for labor are to be found in the industrial suburbs. And every grade of residential population is finding a place in the general suburban zone, realizing that here is the best opportunity for living in America today.

Higher Living Standard The great city and the open country are alike at the doors of the suburb. The whole range of American life is open to the suburbanite, so far as he is either able, or willing, to avail himself of it.

The residential suburb—which has always comprised the far greater proportion of suburban population—therefore attracts a generally superior type of people. The results are plainly evident in the high level of community and civic life maintained by suburban communities. One has but to scan the pages of the journals recording municipal improvements or experiments in education or in the new forms of church work to judge of this.

The most advanced forms of commission and business-manager government are found in them; very frequently the best type of churches of the traditional denominations and more than their proportionate share of the more recent bodies and of community churches are evident; while suburban location and surroundings are ideal for educational institutions and for welfare agencies. But the peculiar glory of the suburb is the private home—the detached house—and the more natural living, from every point of view, that this permits. It is the peculiar privilege of the suburbanite, and indeed his responsibility, considering his status in life, to set a new standard and even a new goal for American living. And this not only in private life but in preserving and enlarging the tradition and practice of community feeling, civic pride and, in general, democracy at its best.

The suburban trend makes for a new level of American living.

"OWN YOUR HOME" We assist buyers in owning homes in Oklahoma City.

Spencer Realty Company 404 Colcord Building OKLAHOMA CITY, OKLAHOMA

JORDAN FURNITURE CO. Credit to Out-of-Town Customers

Hoodier Cabinets—Buck's Ranges Honor-Bilt Furniture OKLAHOMA CITY Telephone Walnut 7080

Sorey & Vahlberg Architects

406 1/2 Bramf. Bldg. Oklahoma City, Okla. WALTER T. VAHLBERG

OUR LOT DEPARTMENT can tell you of bargains and the merit of any locality north of Fall Creek.

A lot that suits your house means pleasure and profit to you.

Tom L. Dillon, Union Trust Co., Wash. 2764, Indianapolis, Ind.

CARTMELL-BURCAW-MOORE, INC. Service in Real Estate

513-515 Continental Bank Building LINCOLN 2141 INDIANAPOLIS We Will Build on Your Lot

First Church of Christ, Scientist, Maplewood, N. J. Specialist in designing Churches and Country Homes

BERNHARDT MÜLLER Architect 527 FIFTH AVENUE, NEW YORK, N. Y.

Are You Dreaming of a Home?

It is not so much dreaming as it is planning that makes a fine home an actuality. Plan now to deposit each week a certain amount in the UNITED STATES SAVINGS BANK.

The growth of your account will largely depend on the regularity of your deposits. Plan to reach something each week or each month. Persistence counts.

4% Interest—Compounded quarterly—helps your account grow.

United States Savings Bank Madison Ave., at 58th St. This bank cordially invites depositors to mention The Christian Science Monitor.

First Church of Christ, Scientist, Maplewood, N. J. Specialist in designing Churches and Country Homes

BERNHARDT MÜLLER Architect 527 FIFTH AVENUE, NEW YORK, N. Y.

## 'Modern American' Garden Style Accompanying Suburban Growth

Nation Going Outdoors and House Surroundings Are Being Designed for Beauty and Comfort

By JAMES H. BURDETT  
Director of the National Garden Bureau

CHICAGO—In the greatly increased interest in gardening, and the making of gardens which has accompanied the rapid development of suburban living since the war, there is beginning to appear, after years of controversy and confusion, a distinctive style which may some day be known as the modern American.

Many teachers have undertaken to give instruction in the way gardens should go, but fashion, after the manner of fashions, has followed no teacher blindly, but has proceeded quite in its own way to work out a practical and acceptable solution of the problem presented by the need to create beautiful and enjoyable outdoor surroundings for the comfortable small home, in the usual settled suburb with rectangular lots of average size.

Design for Outdoor Room An outdoor room, like an indoor room, calls for design. It requires definite boundaries. It must be in balance, for which purpose its axes need to be indicated, so that its occupants may not be made uneasy as in a house interior with unmatched windows and uneven walls.

For purposes of privacy and appearance the garden room needs to be screened from outside view and from many views out, since there are few backyards where the surrounding spectacles are all attractive. This screen may be provided by trees and shrubs or by a wall or fence. Given these essentials of design and boundaries, the decorations of this room then become a matter of the owner's taste; and so the garden layout may be formal, with beds of geometrical precision, and elaborate ornaments, or informal, with naturalistic planting, and flower borders backed by shrubs.

It has been discovered that with a formal layout, perhaps with walks of stepping stones, sun dial, bird bath, arbors and such ornaments, the garden with inferior planting can be made more imposing. Interest being centered on the design, the security of flowers is not so apparent, and this is a good point to remember if one lives where growing conditions are not so good.

Front Yard a Parkway The owner of a home with a screened living porch appreciated the desirability of privacy in his outdoor room. His front yard was as public as the street. This feature of American home grounds has been much criticized by some gardening teachers, who have sought to change our custom and introduce here the high fence or hedge behind which homes might be hidden. But fashion has ignored this advice.

The front yard, instead of being less public, has been made more so. It is treated indeed as a parkway and planted with the sole idea of providing a setting for the house.

ELMHURST—ILLINOIS We offer an exceptional opportunity to people of refinement who desire to own their own homes.

We have our material shipped directly from the mill at a great saving. We will be glad to have you call or write for full particulars.

GEO. R. CHAPMAN & CO. 118 N. YORK ST. 511 S. YORK ST.

for Comforts and Fuel Economy

A Rainbow Garden of Gladiolus Flowers

for \$100 VAUGHAN'S Gladioli are grown on our own farms in Michigan where soil, climate and cultural skill bore of forty years' experience unite to produce the finest of flowers and bulbs. Our Rainbow Collection for \$2.00, postpaid anywhere in the United States, includes 20 bulbs of ten or more beautiful varieties, all 1-1 1/4 inch size. Vaughan's Gardening Illustrated, a seed catalog unlike others, containing 90 full color illustrations sent with each order, or mailed FREE on request.

VAUGHAN'S SEED STORE 10 West Randolph St. 41 Barclay St. Flower Certain CHICAGO NEW YORK

NEW YORK CITY

Are You Dreaming of a Home?

It is not so much dreaming as it is planning that makes a fine home an actuality. Plan now to deposit each week a certain amount in the UNITED STATES SAVINGS BANK.

The growth of your account will largely depend on the regularity of your deposits. Plan to reach something each week or each month. Persistence counts.

4% Interest—Compounded quarterly—helps your account grow.

United States Savings Bank Madison Ave., at 58th St. This bank cordially invites depositors to mention The Christian Science Monitor.

First Church of Christ, Scientist, Maplewood, N. J. Specialist in designing Churches and Country Homes

BERNHARDT MÜLLER Architect 527 FIFTH AVENUE, NEW YORK, N. Y.

Are You Dreaming of a Home?

It is not so much dreaming as it is planning that makes a fine home an actuality. Plan now to deposit each week a certain amount in the UNITED STATES SAVINGS BANK.

The growth of your account will largely depend on the regularity of your deposits. Plan to reach something each week or each month. Persistence counts.

4% Interest—Compounded quarterly—helps your account grow.

United States Savings Bank Madison Ave., at 58th St. This bank cordially invites depositors to mention The Christian Science Monitor.

First Church of Christ, Scientist, Maplewood, N. J. Specialist in designing Churches and Country Homes

BERNHARDT MÜLLER Architect 527 FIFTH AVENUE, NEW YORK, N. Y.

Naturalistic planting subordinates the design to the planting and where growing conditions are good will surely be found more interesting, because ever changing, as the season's pageant of flowers develops in the borders.

Discovery of New World For here, after all is the chief interest of the garden. Having sought the outdoor living room for coolness and comfort, we suddenly awake to the discovery of a new world, with a source of joy perhaps not fully realized before, the joy of beauty.

The beauty of the modern flower is compelling; it will not be denied. And those who come to know it cease to think of the garden as anything except the place to display most effectively the charm of the flowers. I think the informal border, with shrubby background, does it best; others may choose a different method, but the chief requirement of the garden is that, whatever its design, it shall present in each season an effective display of the dominant flowers. To catalogue these flowers here would carry this article beyond the bounds which have been set. But the "headliners" of the summer's program may be mentioned, to indicate the manner in which a display follows another, as though their blossoming seasons had been planned for a continuous program.

Procession of the Flowers The daffodils and other narcissi come in March and April; the early tulips and hyacinths soon after. In May the Darwin, Cottage and Breeder tulips give a color display which is not to be surpassed by any later blossoms. The lilies follow close, and then the peonies. In mid-June the show is at its climax, with the gladioli, roses, and a host of perennials, of which the dominant members are harknaps, whose blue charms are so well set off by the immaculate Madonna lilies. Hollyhocks and phlox follow together, then the hardy asters, the dahlias and last the chrysanthemums. And these have for company from June on, magnificent annuals, of which the zinnias and the cosmos are perhaps chief, though in the army of charming companions to these flowers I have mentioned, another gardener might name dozens of equal merit.

It is flowers that are dominant in the modern American garden, and it may be expected that future development will be influenced by this fact.

Before You Build, Get This PLAN BOOK WITH OVER 300 ILLUSTRATIONS. Homes of All Types Price \$2.00 Postpaid

Published by Robert L. Stevenson Architect 101 TREMONT ST. BOSTON

Walter P. Smith & Company Real Estate 332 Park Avenue Glencoe, Ill.

"For a Home Beautiful" Chicago's famous North Shore Suburbs extending for twenty miles along the shore of Lake Michigan, offer ideal home-places.

Building restrictions are sufficiently strict to afford proper protection. Choice sites are still available.

For detailed information about both vacant and improved property in such well-known suburbs as Glenview, Winnetka, Hubbard Woods, Highland Park. Call or write.

Walter P. Smith & Company Real Estate 332 Park Avenue Glencoe, Ill.

BIRD HOUSES [that really attract useful birds] Weather-proof, Ventilated, Easily Cleaned. Finished to harmonize with nature's green.

Your garden—trees—shrubs—fruit—will thrive if free of annoying insects. Birds devour these pests—while their beauty and sweet songs add cheerfulness to your home.

GET THE EARLY BIRDS BY PUTTING UP HOUSES NOW. Cash with order or C. O. D. Parcel Post.

BIRD-KRAFT HOMES 7388 14th Ave., Detroit, Mich.

Fred V. Prather Architect 400 North Michigan Boulevard, Chicago

Telephones Central 4414-4415

[We specialize in high grade apartment buildings and residences.]

Geo. B. Barwig Furniture Co. 3336-44 N. Clark Street, CHICAGO

Full Web Bottom—Best Construction

Reversible Cushions Meaning Double Wear

A Delight to the Eye—A Source of Comfort and Good Cheer—

2-Pc. JACQUARD Kidney Suite \$159

A GENUINE \$195 value—a special for this occasion. Stylish kidney shape, graceful, harmonious lines, covered in a very high-grade jacquard velour. Reverse sides of cushions are attractive Damask, affording double wear and pleasing variety. Don't miss this opportunity. Davenport and Armchair, \$159.

This suite may be had in carved frame if desired, at the same price. Many other unsurpassed values.

Open Thurs. & Sat. Ev'ngs—Convenient Terms of Payment

First Church of Christ, Scientist, Maplewood, N. J. Specialist in designing Churches and Country Homes

BERNHARDT MÜLLER Architect 527 FIFTH AVENUE, NEW YORK, N. Y.

Are You Dreaming of a Home?

It is not so much dreaming as it is planning that makes a fine home an actuality. Plan now to deposit each week a certain amount in the UNITED STATES SAVINGS BANK.

The growth of your account will largely depend on the regularity of your deposits. Plan to reach something each week or each month. Persistence counts.

4% Interest—Compounded quarterly—helps your account grow.

United States Savings Bank Madison Ave., at 58th St. This bank cordially invites depositors to mention The Christian Science Monitor.

First Church of Christ, Scientist, Maplewood, N. J. Specialist in designing Churches and Country Homes

BERNHARDT MÜLLER Architect 527 FIFTH AVENUE, NEW YORK, N. Y.

Are You Dreaming of a Home?

It is not so much dreaming as it is planning that makes a fine home an actuality. Plan now to deposit each week a certain amount in the UNITED STATES SAVINGS BANK.

The growth of your account will largely depend on the regularity of your deposits. Plan to reach something each week or each month. Persistence counts.

4% Interest—Compounded quarterly—helps your account grow.

United States Savings Bank Madison Ave., at 58th St. This bank cordially invites depositors to mention The Christian Science Monitor.

## PROPERTY'S VALUE ENHANCED BY ECONOMICAL HEATING PLANT

Choice of Type and Fuel Declared One of Home-Building Essentials by Expert—Discussion of Oil and Gas as Coal Substitutes

By A. C. WILLARD  
Professor, Heating and Ventilation and Head of Department of Mechanical Engineering, University of Illinois

URBANA, Ill.—The home owner, prospective or actual, has no more important question confronting him than the problem of heating his habitation. The degree of success with which the owner solves this problem determines his physical comfort for seven or eight months of each year, and, to a large degree, the actual market value of his property.

The owner had best give his consideration first to certain details of the house construction. If the house is well built, a surprisingly small and very economical heating plant may be installed. If the house is not well built, there is no type of heating plant which will be satisfactory except in the mildest winter weather, and the operating costs will be excessive.

Of the solid fuels, hard coal or coke is much to be preferred, requiring comparatively little attention, since a large charge can be fired at one time. The former is very expensive and the latter requires somewhat special methods of firing and control. Coke will continue to receive more and more consideration as a domestic fuel and is in many respects ideal for the purpose. The home owner of the future may, in many localities, find a combination of coke and gas by far the most satisfactory solution of his fuel problem. Such a combination would require very little attention and provide great flexibility, using gas alone in mild weather and coke and gas for severe weather.

Development of Oil Burner The present application of oil as a fuel for domestic heating will depend for its success on the ultimate development of the oil burner, together with suitable heating apparatus in which to use it. Most of present day

house heating steam boilers, hot-water heaters and warm-air furnaces were, and still are, designed to burn anthracite. Oil burners are expensive to install, must have prompt and efficient trouble service available, and are more liable to operating interruptions than coal burning equipment. Theoretically, they require no attention from the house owner. So long as oil of suitable grade and reasonable cost, together with service as needed, are available in the house owner's locality, oil should prove attractive in many cases. The operating cost is high, but probably not more than the true or total cost of soft coal.

Flexibility and Responsiveness The present and future use of gas either alone or in combination with coke or oil is a most attractive possibility, in all localities where manufactured gas is, or may be later,

available. With proper house construction, the present cost of manufactured gas is by no means prohibitive for house heating. Highly efficient gas burning equipment is now being rapidly developed, and with improvements in gas manufacturing methods, gas promises in many cases to be the ideal house heating fuel of the future. It is clean, requires no attention when used with automatic burners and the first cost is the only cost.

In flexibility and responsiveness the warm-air furnace system is easily the quickest to respond to a demand for heat. Hot-water plants retain their heat longest with a falling fire, with warm-air plants next, and steam plants last; the latter giving off heat only so long as steam is being generated in the boiler.

The space requirements in the house proper are much less for warm-air registers than for steam radiators or hot-water radiators. In the basement, the steam plant requiring the least space, and hot-water not much more, while the warm-air plant with its large recirculating duct or ducts and warm-air pipes require a great deal of space.

The maintenance cost depends almost entirely on the character of the attendance, and the attention given the heating plant. The owner or operator of any house heating plant can obtain much valuable information by reading Circular 4, entitled "The Economical Purchase and Use of Coal for Heating Homes," published by the Engineering Experiment Station of the University of Illinois, at Urbana, and distributed

BUY BUILD BEAUTIFY Your Own Home These Minneapolis firms will be glad to serve you

Cedar Hill Nursery C. N. RUEDLINGER Landscape Gardener Office—2929 Colfax Avenue—South "Minneapolis Green Nursery, Stock for Minnesota Homes"

HERMAN WITTKKE Contractor and Builder Will Build and Finance Your Home. We Aim to Serve and Please. Colfax 8013 4343 Blaisdell Avenue

Levin Bros., Inc. Manufacturers of Guaranteed Upholstery Furniture For the Home, Hotel, Lodge, Club or Public Institution. Ask Your Dealer for Our Product.

TWIN-CITY PLUMBING and HEATING COMPANY Build and Remodel NOW Main Office Dy. 1333 Branch Office Col. 5498 1050 Plymouth Bldg. At. 0205

T. R. McKENZIE Realtor We make and sell mortgages We finance homes We write insurance 1050 Plymouth Bldg. At. 0205

Gardner Hardware Co. 304-308 Hennepin Ave. Sargents, Artistic Hardware Tools, Paints, Cutlery Electric Home Appliances We Deliver Co. 5655

DRAPERIES Attractive Draperies and Curtains moderately priced. Samples daily mailed anywhere. Personal service. Thompson-Barr Drapery Shop, Inc. 37 1/2 South Eighth Street Co. 7455

Rollin C. Chapin Architect Residential Work a Specialty 1645 Hennepin Ave. Main 9533

"NOT A KICK IN A MILLION FEET" Reg. U. S. Pat. Off.

Do you know how much your new roof should cost ?

how long each type of roofing should wear ?

how to measure a roof ?

how to apply asphalt shingles and roll roofing ?

how to judge good roofing ?

The above questions and hundreds of others are answered in the authoritative information book illustrated to the left. Secure this book from the Mule-Hide Lumber dealer in your town or mail coupon below to us.

MULE-HIDE Asphalt Shingles and Roll Roofing

INFORMATION REQUEST THE LEON COMPANY 44th Street and Oakley Avenue, Chicago, Ill. Send me your free 16-page roofing information book.

Name..... Address.....

THE LEON COMPANY Manufacturers 44th St. and Oakley Ave. Chicago



# Florida Attracting Nation's Business Leaders as Place of Permanent Residence

## Style Forgotten in Rush for Homes, Architect Says

Out of Melange of Dozen Types, Southern Builders Seek Distinctive One

MIAMI, Fla., (Special Correspondence)—Out of a rather discouraging melange of a dozen types of architecture a distinct southern United States style will be evolved eventually at Miami, according to architects and builders here.

At present southeastern Florida is in the inquisitive stage in home building. An instinctive feeling that the semitropical climate and foliage need treatment radically different from that given building in the north has caused a wide variety of tastes to be expressed in architectural styles here.

Pseudo-Spanish types are the most numerous by far at present. But mixed with these are Italian, Italian renaissance, Mediterranean and Moorish ideas in sometimes wild mixtures. Flat roofs, vivid coloring, patios and grilled balconies are the outstanding features of most of the houses.

Too Much Rush Apparent  
"Too much stress has been laid on rushing building through to completion," according to L. R. Patterson of Robertson & Patterson, architects, of Miami. "The architects are not allowed sufficient time to mature their plans, and only too often they are hampered by the individual ideas of the owners."

"It will be possible in time to combine the best from the many different styles now in vogue here, and thus evolve something distinctive for this section of America. At present, however, we are forced to be more concerned about having a house ready for occupancy within a limited time, than to turn out really artistic models. The time will come, however, when that style will be achieved."

"The state association of architects is working along those lines now. Efforts are being made to establish some sort of small home builders' service or bureau which will be able to act as a clearing house in which all the different proposed types may be digested and a composite worked out. Little has been done along this line, except to awaken public interest."

"It has been interesting to note the increasing attention paid by home owners and builders. Evidently they are beginning to realize that in some of our homes we have fallen far short of the artistic ideal, and that it is possible to create a house which will be suited to our unusual natural scenery here."

Houses in this part of the State, to be most comfortable, must face the east and south, in order to take advantage of the prevailing trade winds in summer. This, of course, is sometimes difficult to accomplish in the more densely built up sections of the city. But in the suburbs and in the larger estates it is done.

Contour of the ground, the vivid color of the sky and the tropical plants and flowers, and the clearness of the air are other points which must be considered here. It is known through the publicity given Florida's clear atmosphere by moving picture people, that the air has that peculiar clearness characteristic of deserts. As a result, colors are sharper, but less offensive even in the most vivid hues.

This latter fact is fortunate, as the flatness of the ground makes it absolutely imperative that bright colors be used to relieve monotony. Some startling original effects have been achieved by inexperienced persons in this effort. But startling as some of the mixtures of purples, reds, oranges, greens and yellows may be on first sight, it soon becomes apparent that this is one of the artistic triumphs of the south.

About Building Costs  
Wide variety and surprising profusion of tropical flowers and vividly colored vegetation have provided na-

tive inspiration to landscape gardeners in the larger subdivisions and more especially in the estates of the wealthier residents. Bougainvillea, hibiscus and several varieties of palm trees are widely used, with the more somber background of turpentine and Australian pines as a foil. The effort throughout has been to obtain the greatest contrast possible in colors without actually clashing primaries.

Florida affords an unexcelled opportunity for the small home builder. Not one house in 100 has a foundation; they are not needed, as no heating device need be installed, and the rocky formation of the coral rock underlying most of the State precludes the possibility. Too much of the valuable land on which the larger estates are built is artificial land, filled in to obtain maximum advantage of the waterfronts.

Building costs per cubic foot, therefore, are slightly lower than in the north, even considering slightly higher costs of materials and labor, ranging from 40 to 60 cents a cubic foot. The average small home costs from \$6000 to \$8000, exclusive of the building lot.

Naturally there is a majority of houses costing far in excess of that figure, and running as high as \$300,000. Architects here estimate the average value of Miami and suburban homes at \$40,000 to \$50,000.

## FLORIDA'S TAX LAW INDORSED

One of Three Chief Factors in Attracting Wealthy Men as Residents

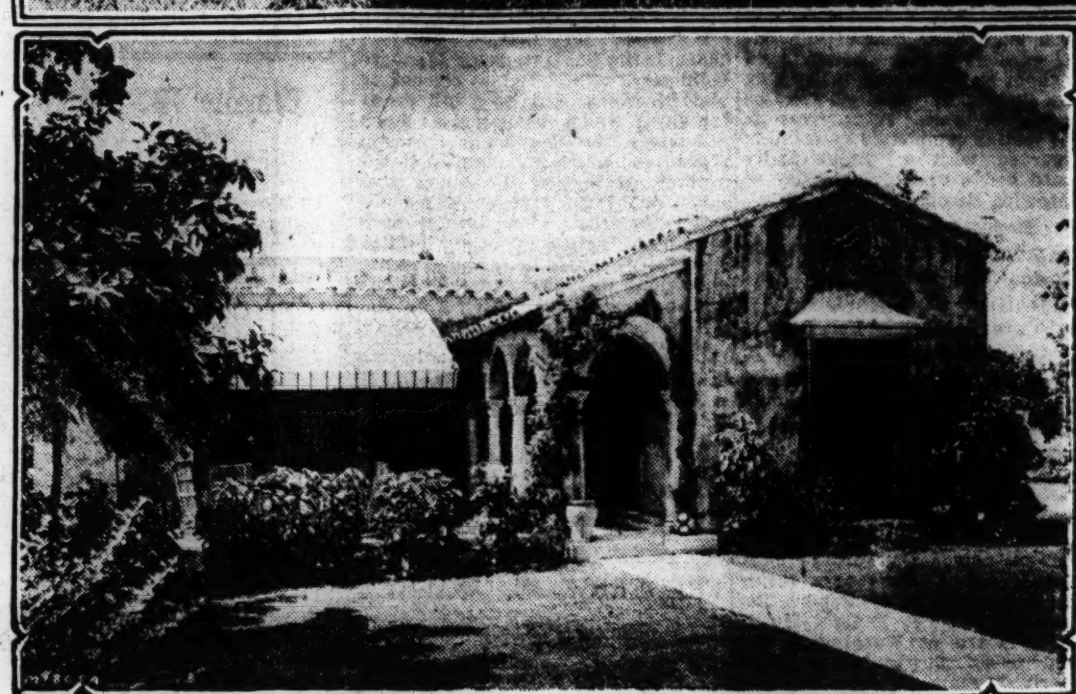
MIAMI, Fla., (Special Correspondence)—To three causes is attributed the influx of wealthy men to the State of Florida, according to chambers of commerce officials and banking interests in Miami. These reasons are: the abolition of state income and inheritance taxes by legislative action, the possibility of profitable investments in Florida industries and real estate, and the attractiveness of the semitropical climate.

As an example of the first reason, Fred L. Weede, secretary of the Miami Chamber of Commerce, cites an incident which was brought to his attention this week. A wealthy Chicago manufacturer came to the secretary for counsel. He stated that he had liquidated his holdings in the northern State, and had approximately \$600,000 which he wished to reinvest in Miami business. This man also was spending \$40,000 to build a home. He had found that the taxation laws of the State would save him more than \$15,000 a year.

Many Inquiries Received  
Naturally, as experiences of this sort are reported and the talk about them spreads, there is an ever-swelling flood of inquiries sent city officials and chambers of commerce officers. Too, other states are indicating interest and through chambers of commerce and other semi-official bodies, are more or less quietly investigating the law and its method of induction to the statute books. Mr. Weede listed eight or ten other states where definite movements are on foot to obtain the passage of a law similar to Florida's.

It is estimated by credit rating agencies, and similar organizations, that there are at present in the southeastern portion of the State the Miami section—more than 100 men whose fortunes are rated at more than \$1,000,000.

John D. Rockefeller and his son, William J. Connors, Harvey S. Fire-



Upper: William Jennings Bryan at Villa Serena; His Home at Miami, Fla. Lower: Residence of Mrs. Otis Spencer, Coral Gables, at Miami Riviera. Walter De Garmo, Architect.

every 72 minutes. With such a large building program, a great deal of study must be given to the planning and furnishing of these homes.

### Spanish Architecture Popular

In a semi-tropical climate, such as Florida possesses, Spanish architecture has been found most satisfactory by the builders of large residences. It is odd and picturesque, and forms a fitting background for palms and flowering shrubs, which are an inevitable part of Florida landscape. The hollow tile and stucco, substituted for the stone used

(Continued on Page 28, Column 7)

## ST. PETERSBURG BUILDS RAPIDLY

\$5,000,000 for Residences Expended During the Last 12 Months

ST. PETERSBURG, Fla. (Special Correspondence)—Probably no other city of its size in the country builds more homes annually than St. Petersburg. It is hard to believe the records when they show that a city whose permanent population is something like 35,000—though it entertains several times that number of

visitors from the northland each winter—could build homes to the amount of approximately \$5,000,000 within the short space of the 12 months of 1924.

The building permits issued during the year amounted to almost \$10,000,000, and fully half of that sum was expended for homes—or, according to figures, a home was built

Establish Legal Residence  
These men have established legal residence, according to the chamber of commerce. In addition to those there are scores of men who maintain a part-time residence in the State.

One of the most impressive records in the history of finance in the United States is being written by the men operating in development of Florida real estate.

Carl Fisher of Indianapolis, N. B. Terry of Philadelphia, George E. Merrick of Ohio, J. W. Young of Indianapolis, Marcus Milan of Miami and at least 18 others are reported to have gathered fortunes in excess of \$1,000,000 by developing properties in and near Miami.

Reports of their success have naturally attracted other wealthy men from all over the Nation, until today millionsaire, per se, attracts scarcely more attention in Florida than a real estate salesman—and there are 5000 of the latter in Miami alone.

Are you planning a career in this most attractive of professions? The Arts & Decoration Practical Home Study Course will help you prepare you for the rich opportunities awaiting you.

At Home in Spare Time  
This delightful course will prove at once of the highest cultural and practical value. It will enable you to make your home the graceful expression of your individuality. And it may easily save you hundreds of dollars by preventing unsuitable purchases of home furnishings.

For Pleasure and Profit  
Are you planning a career in this most attractive of professions? The Arts & Decoration Practical Home Study Course will help you prepare you for the rich opportunities awaiting you.

Mail Coupon  
A handsome booklet contains full information about the course in Interior Decoration. Mail the coupon today, enclosing 25c in cash, and you will receive a copy of Arts & Decoration Magazine (regular price 50c) together with the booklet.

ARTS & DECORATION  
Dept. 15, 45 West 45th St., New York City  
I enclose 25c. Please send me a copy of Arts & Decoration Magazine and the illustrated booklet, "Interior Decoration and How to Learn It."

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

## VACUUM CLEANER EXPOSITION

26 different Cleaners to Choose from 10 DAYS TRIAL FREE

The Leaders  
APEX  
CADILLAC  
EUREKA  
IMPERIAL  
UNIVERSAL  
GOLD MEDAL  
HAMILTON-BEACH  
PREMIER-DUPLEX  
WESTERN ELEC.  
SWEEPER-VAC.  
HOT POINT  
PREMIER  
BISSELL  
REGINA  
ROYAL  
TWIN  
OHIO  
All Other Makes

For only \$3.00 down you can make housecleaning so simple and easy. Pay for it while you are using it. No one need know that you are buying it from us on easy payments because no references are required. No shopping around town. No after regrets—because from us you can buy practically every Vacuum Cleaner on the market and our experts will help you select the right cleaner so that you cannot make a mistake. Brand new latest models. Mail Order customers can have their favorite Vacuum Cleaner shipped anywhere on 10 days' free trial, express paid. After trial send us \$3.00 first payment (all cash if you prefer) or return Cleaner express collect. Take advantage of this liberal offer now before it is too late. Mail coupon today.

Mail Orders filled anywhere, express paid.  
SPECIAL FOR LIMITED TIME ONLY  
\$3 DOWN BALANCE MONTHLY  
\$29 SPECIAL 15 Days  
A well-known vacuum cleaner, reduced from \$60. Small charge for easy payments.

Exclusive Agents for Imperial Cleaners—Price \$50. Attachments Extra.

CLIP COUPON FOR PRICE LIST

Vacuum Cleaner Specialty Co., Inc., Dept. 1-D, 111 W. 42d St., New York

Without obligation send me complete price list and particulars of your free trial offer.

NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_

## Another of Peggy's Pinafories

"The All-Over"  
May be worn as a dress or over a dress, a d. d. perfect protection. Made of finest figured percale in rose or blue—complete with bandage to match. \$2.99

Mail Coupon  
Peggy's Practical Pinafories  
1 West 88th St., N.Y. City  
Please send me C.O.D. All-Over Pinaforie, size, color, which will return in 2 days if not satisfactory—money to be refunded.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_

Agents Wanted

## NEW YORK

Custom-made Lingerie of heavy quality crepe de chine.  
Steep Chemise.....\$3.25  
Steep Panties.....3.25  
Night-robe.....5.00  
Tailored or lace trimmed. Flesh, Peach, Orchid, White, sizes 32 to 42. Satisfaction guaranteed. Mail orders filled promptly.

PHOEBE W. PULLAN  
35 East 30th Street Third Floor

When in need of INSURANCE  
Of Any Description  
Call, telephone or write  
Nathan H. Weil  
342 Madison Avenue, New York  
Tel. Murray Hill 4412

Write for booklet "H" which gives floor plans and prices.  
BROWN, WHEELLOCK, HARRIS, VOUGHT & CO., Inc.  
20 East 46th Street Yand. 0031

Write for booklet "H" which gives floor plans and prices.

BROWN, WHEELLOCK, HARRIS, VOUGHT & CO., Inc.

20 East 46th Street Yand. 0031

Write for booklet "H" which gives floor plans and prices.

BROWN, WHEELLOCK, HARRIS, VOUGHT & CO., Inc.

20 East 46th Street Yand. 0031

## ARCHITECT PLANS SUNNY ROOMS TO REPLACE UNFIT TENEMENTS

Andrew J. Thomas Asserts Utilization of Waste Spaces Will Provide Apartments With Attractive Surroundings at Moderate Prices—Tenant-Ownership Favored

Special from Monitor Bureau  
NEW YORK—City "slums" may be eliminated and clean, commodious apartments, with sunlight and fresh air and surrounded by gardens, be built in their place, according to Andrew J. Thomas, who has worked out an architectural plan for replacing the present congested tenements with modern apartments in the same given areas through a utilization of the present wasted spaces.

"Clean living will produce right thinking and clean acting," Mr. Thomas said in stressing the merits of a plan which he said would abolish the present squalor of many of the tenement districts, not only in New York but in other cities, with two or more families occupying the same apartment. He was emphatic that the step must be made along economic grounds, rather than through philanthropy.

Financial houses, loan associations, insurance companies, labor parties, and other groups are interested in a step which will improve the living conditions of a very considerable portion of the population of many cities, while the actual residents of these sections are unanimous, according to Mr. Thomas, in desiring

(Continued on Page 26, Column 1)

## Tudor Garden Apartments in Manhattan

Leave the beaten path of busy Broadway and visit Hudson View Gardens, rural England reproduced on the crest of Manhattan.

100% Co-operative apartments in fifteen buildings covering seven acres of Fort Washington cliff 300 feet above and overlooking the Hudson

Save Half Rent  
High class elevator and non-elevator apartments of 3, 4, 5, 6 Or More Rooms contain the most complete equipment for house-keeping ever constructed.

Housekeeping is made easy by the installation of dishwashing machines, automatic refrigeration, garbage incinerators, kitchen cabinets, etc.

Hotel Services such as restaurant, commissary, steam laundry, tailor, barber shop, and beauty parlor, earn dividends while they serve tenant-owners.

Radio is available for all through Western Electric Super-Heterodynes which deliver simultaneously four programs in every living room. An acre Playground keeps children off streets. An enclosed Nursery cares for infants. A Post Office is another convenience.

Moderate Prices from \$4000 to \$10,000 buys the equity of three, four, five and six room apartments. A Small Payment about 25%, grants possession. The balance is paid like rent. Every effort will be made to arrange payments to meet everyone's financial requirements.

Immediate Occupancy because Hudson View Gardens are now fully completed and occupied by the families who have already purchased. Later occupancy may be arranged.

Investigate this restricted community, and the money saving possibilities of co-operative ownership any day or evening, including Sunday. Conceived and constructed by Dr. Charles V. Paterno.

Wood, Dolson Co., Inc. Agents Broadway, 72nd-73rd Sts. Branch Office on Premises, Telephone Billings 6200

183rd Street and Pinehurst Avenue 2 blocks west of Broadway

HUDSON VIEW GARDENS

5 Rooms, 1 Bath 6 Rooms, 2 Baths 7 Rooms, 3 Baths from \$145 from \$157 from \$224

Private Automobile Service to Midtown Points

VISIT Jackson Heights TODAY

THE QUEENSBORO CORPORATION

Manhattan Office: 50 East 42nd Street, Murray Hill 9900  
Jackson Heights Office: 25th St. & Polk Ave., Haveemeyer 2360

Broadway B. M. T. Subway to Jackson Heights. Take Corona train at Queensboro Bridge Plaza.

Interboro Subway to Grand Central Station, transfer to Queensboro Subway (Corona Line) to 25th St., Jackson Heights.

By Motor, 9th St., via Queensboro Bridge, Jackson Ave. (Northern Boulevard) to 25th Street, Jackson Heights.

Manhattan Office: 50 East 42nd Street, Murray Hill 9900  
Jackson Heights Office: 25th St. & Polk Ave., Haveemeyer 2360

Broadway B. M. T. Subway to Jackson Heights. Take Corona train at Queensboro Bridge Plaza.

Interboro Subway to Grand Central Station, transfer to Queensboro Subway (Corona Line) to 25th St., Jackson Heights.

By Motor, 9th St., via Queensboro Bridge, Jackson Ave. (Northern Boulevard) to 25th Street, Jackson Heights.

**Make the Most of What You Have—**  
to get a more attractive home  
Perhaps you need only add a piece of furniture—  
Perhaps you should refurnish one room—  
Perhaps you must do more to make your home more nearly "what you have always wanted."  
Whatever your problem we would like to submit suggestions for the work.  
Advice will be given without obligation. Inquiries will receive my personal attention. Write or telephone.  
**Otto A. Offerman**  
McGIBBON & COMPANY  
Telephone Fitzroy 0500  
2 West 57th Street, New York, N. Y.  
Offices also in London and Paris  
Interior Decorating—Furniture—Fabrics

**Church Construction**  
Design—Engineering—Construction  
We Specialize in Church Construction  
The combined facilities and experience of Union Discount Company, Inc., and its subsidiaries, make it possible for us to design and construct churches anywhere in the United States.  
We can also render a valuable service in assisting churches to formulate their financial program.  
**UNION DISCOUNT COMPANY, INC.**  
SHAPE, BREADY & PETERKIN, Inc. CHARTER CONSTRUCTION COMPANY, Inc.  
Architects and Engineers  
OWNERS IMPROVEMENT CORPORATION—BUILDING CONSTRUCTION  
50 EAST 42ND STREET, NEW YORK CITY

**Would you like to learn Interior Decoration?**  
New Book, tells how  
IN spare hours at home you can obtain an authoritative knowledge of Interior Decoration. A wonderful home study course, planned by eminent interior decorators and sponsored by Arts & Decoration Magazine, takes you through every step of this fascinating subject.  
At Home in Spare Time  
This delightful course will prove at once of the highest cultural and practical value. It will enable you to make your home the graceful expression of your individuality. And it may easily save you hundreds of dollars by preventing unsuitable purchases of home furnishings.  
For Pleasure and Profit  
Are you planning a career in this most attractive of professions? The Arts & Decoration Practical Home Study Course will help you prepare you for the rich opportunities awaiting you.  
A person who is interested in Interior Decoration will also want to know and read Arts & Decoration, a most interesting and authoritative magazine. It is beautifully illustrated and expresses the perfection of the printer's art.  
A career of rich rewards for men and women  
Mail Coupon  
A handsome booklet contains full information about the course in Interior Decoration. Mail the coupon today, enclosing 25c in cash, and you will receive a copy of Arts & Decoration Magazine (regular price 50c) together with the booklet.  
ARTS & DECORATION  
Dept. 15, 45 West 45th St., New York City  
I enclose 25c. Please send me a copy of Arts & Decoration Magazine and the illustrated booklet, "Interior Decoration and How to Learn It."  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

**VACUUM CLEANER EXPOSITION**  
26 different Cleaners to Choose from 10 DAYS TRIAL FREE  
The Leaders  
APEX  
CADILLAC  
EUREKA  
IMPERIAL  
UNIVERSAL  
GOLD MEDAL  
HAMILTON-BEACH  
PREMIER-DUPLEX  
WESTERN ELEC.  
SWEEPER-VAC.  
HOT POINT  
PREMIER  
BISSELL  
REGINA  
ROYAL  
TWIN  
OHIO  
All Other Makes  
For only \$3.00 down you can make housecleaning so simple and easy. Pay for it while you are using it. No one need know that you are buying it from us on easy payments because no references are required. No shopping around town. No after regrets—because from us you can buy practically every Vacuum Cleaner on the market and our experts will help you select the right cleaner so that you cannot make a mistake. Brand new latest models. Mail Order customers can have their favorite Vacuum Cleaner shipped anywhere on 10 days' free trial, express paid. After trial send us \$3.00 first payment (all cash if you prefer) or return Cleaner express collect. Take advantage of this liberal offer now before it is too late. Mail coupon today.  
Mail Orders filled anywhere, express paid.  
SPECIAL FOR LIMITED TIME ONLY  
\$3 DOWN BALANCE MONTHLY  
\$29 SPECIAL 15 Days  
A well-known vacuum cleaner, reduced from \$60. Small charge for easy payments.  
Exclusive Agents for Imperial Cleaners—Price \$50. Attachments Extra.  
CLIP COUPON FOR PRICE LIST  
Vacuum Cleaner Specialty Co., Inc., Dept. 1-D, 111 W. 42d St., New York  
Without obligation send me complete price list and particulars of your free trial offer.  
NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_

**This 7 Room Garden Apartment**  
Can be secured under the Jackson Heights 100% Co-operative Plan  
for \$265 monthly  
In a detached fire-proof elevator building  
Ready for Immediate Occupancy  
A small initial payment secures this new 7 Room and 3 Bath Garden Apartment, with the balance of the purchase in monthly payments of \$65 the same as rent. Part of each month's payment is applied directly to the purchase, and the balance to the maintenance of the apartment, including amortization of the mortgage.  
Center Garden from Sun Porch  
5 Rooms, 1 Bath 6 Rooms, 2 Baths 7 Rooms, 3 Baths from \$145 from \$157 from \$224  
Private Automobile Service to Midtown Points  
VISIT Jackson Heights TODAY  
THE QUEENSBORO CORPORATION  
Manhattan Office: 50 East 42nd Street, Murray Hill 9900  
Jackson Heights Office: 25th St. & Polk Ave., Haveemeyer 2360  
Broadway B. M. T. Subway to Jackson Heights. Take Corona train at Queensboro Bridge Plaza.  
Interboro Subway to Grand Central Station, transfer to Queensboro Subway (Corona Line) to 25th St., Jackson Heights.  
By Motor, 9th St., via Queensboro Bridge, Jackson Ave. (Northern Boulevard) to 25th Street, Jackson Heights.

**HUDSON VIEW GARDENS**  
5 Rooms, 1 Bath 6 Rooms, 2 Baths 7 Rooms, 3 Baths from \$145 from \$157 from \$224  
Private Automobile Service to Midtown Points  
VISIT Jackson Heights TODAY  
THE QUEENSBORO CORPORATION  
Manhattan Office: 50 East 42nd Street, Murray Hill 9900  
Jackson Heights Office: 25th St. & Polk Ave., Haveemeyer 2360  
Broadway B. M. T. Subway to Jackson Heights. Take Corona train at Queensboro Bridge Plaza.  
Interboro Subway to Grand Central Station, transfer to Queensboro Subway (Corona Line) to 25th St., Jackson Heights.  
By Motor, 9th St., via Queensboro Bridge, Jackson Ave. (Northern Boulevard) to 25th Street, Jackson Heights.



# American Landscape Architects Designing Gardens as Outdoor Living Rooms

## Exodus to Suburbs Shown in Construction Statistics

Trend Is Toward Erection of One and Two-Family Houses, Rather Than Apartments

Special from Monitor Bureau  
NEW YORK.—The exodus to the suburbs, a movement not only in New York but throughout the United States, has resulted in a decrease in the average number of families to new apartments of from 13.4 to 10.5 in 1924 compared with 1923. Building statistics, analyzed in various forms, indicate this decided drift toward individual homes, as compared with multi-family houses.

Where formerly city apartments were built by the thousands, and residents of suburbs were moving to the cities, recent periodical reports compiled by various agencies demonstrate that even with a continuance of apartment house construction in the cities, the erection of one and two-family houses out of town has been so rapid that a trend toward country residence is clearly denoted.

## ARCHITECT PLANS SUNNY ROOMS TO REPLACE UNFIT TENEMENTS

(Continued From Page 25)

To obtain more commodious and satisfactory living quarters. He is not prepared to recommend the manner in which such a step may be brought about, his own activities being confined to the architectural phases of the situation, in which respect he has endeavored to show that the same number of tenants may be accommodated in one of the houses he proposes as are now housed in a congested tenement, despite the fact that the new houses permit of much more sunlight and open spaces, and are not materially higher than the existing ones. In a district of nine city blocks under the designs prepared, one entire block may be devoted to playgrounds or parks.

Providing for Playgrounds  
Mr. Thomas holds that for good business reasons alone it is advisable to clean up sections now existing where areas are so small and narrow that sunlight never enters many homes. In preparing such a plan, the steps must be coordinated, and studied in conjunction with traffic and transportation problems of the city as well as with playgrounds and schools.

A concrete example has been offered in the district of four square blocks in New York bounded by Delancey, Eldridge, Grand and Chrystie Streets, where tenement houses shown in black almost cover the territory, while under Mr. Thomas's plan, the white spaces of open ground consume as much space as the black in the buildings of new design, one-third more persons may live than in the old houses, he asserts, merely by more technical planning.

These could be rented on a basis of \$9-\$10 a month, a room, with light, heat and hot water (worth \$2 a month more) included, he estimates, basing his figures on results obtained by the Bayonne (N. J.) Housing Corporation and the Metropolitan Life Insurance Company's project in Queens, Long Island.

High Rents for Stores  
The land values in the "slums" are high now because of the rentals obtained for stores in these localities which, due to the great density of the

The volume of residential construction in 38 eastern states, representing seven-eighths of the construction work of the United States, as reported by one company, shows that the square feet of floor space increased to 420,000,000 for the year 1924, as compared with 390,000,000 in 1923.

Trend in New York  
The New York district, as might be expected, leads in the construction of residential buildings, with a total for the year of 37,238, valued at \$739,206,000. A rough average indicates that the buildings constructed in the New York district are of a relatively higher value than those in other parts of the country, New York having erected about one-fifth of the homes, which amounted to about one-third of the value of all residential construction. Segregation of the statistics as between city and

population, do a large business. In planning to replace these with modern, scientifically-arranged homes, Mr. Thomas believes that the only manner in which this may be done is by condemning the present sites, as only one "hold-out" would make it impossible to purchase the land and make room for new ones. "Modern economics have never been applied to housing operations of this nature," he states, "and philanthropy and charity are not the steps to follow in working it out. Education of the tenants of present quarters is the only means possible, he believes, aided by interested civic groups with the financial backing to handle the project, and later, to sell on a co-operative or tenant-ownership basis to tenants living actually in the houses, the capital of the housing corporation then to be applied to a similar development elsewhere.

"Eliminate Paternalism"  
"Eliminate paternalism," says Mr. Thomas, in pointing out that what is obtained by work is appreciated more than that which comes through philanthropic aid given by charitable organizations. The co-operators should own the houses and take the risks as well as the profits, when they shall accrue, he believes.

The real estate problem of assembling the property required for an operation of this kind is admittedly a difficult one, as adjacent property would gain in value as soon as one or two houses had been bought, and the question of condemnation as a solution is one which requires action by municipal or state governments.

The increasing traffic problem in every city accentuates the situation because of the growing necessity for distributing traffic over a broader area, thus making necessary the raising of many houses now accommodating many families who in turn must find residences elsewhere. This points to the need for constructive thought and action looking toward the substitution of better homes with the added advantage of caring for more persons.

This one thing I do not see hundred things I dabble in

OUR work is to drape your windows—curtains, rods, draperies—that is all we do! We are glad to call at your home, give you an estimate for draperies with absolutely no obligation on your part whatever.

THE CURTAIN STORE  
Main 4727 • 173 PARK AT YAMHILL  
PORTLAND, ORE.

RARE BOOKS  
EARLY EDITIONS  
JOHN HOWELL  
Importer, Publisher  
Now open for business at our new location  
424 Post St., San Francisco

GEORGE E. BELVEL  
REAL ESTATE  
235 MONTGOMERY STREET, SAN FRANCISCO  
Telephone Sutter 202  
NOW offering the 1915 Exposition site for sale in subdivision for residential use.  
Write for Folder  
A descriptive, pictorial folder entitled "Metropolitan Vanderbilt Trust" will be mailed free upon request. Information regarding other San Francisco real estate will be gladly given.

A City of REAL HOMES  
THE NORTHWESTERN NATIONAL BANK  
PORTLAND OREGON  
More than 33,000 depositors. Capital and Surplus \$2,400,000.00

suburban homes, and other interesting distinctions between the types and materials of buildings, is not indicated by the mass figures obtainable.

New York is followed by the Chicago district, where, in 1924, contracts were awarded for 32,032 buildings, valued at \$463,473,600, while in Philadelphia, building amounted to 28,233 residences throughout the district, of a total valuation of \$217,309,700.

Brick construction of homes is, to an extent, growing in popularity. The average cost of laying 1000 bricks in New York City is \$11.69, according to Bureau of Labor Statistics. The average home is said to require about 40,000 bricks, making a total cost for this portion of the construction of \$467.60. The upkeep of brick being the lowest of any material used for outside construction, and the maintenance being almost negligible, brick is being used to an appreciable extent, and the cost of brick homes is reported to be the lowest since 1919.

A trend toward more individual quarters is noted in the semi-annual report of the Bureau of Labor, for the first half of 1924. In 68 cities of over 100,000 population, buildings for which permits were issued were as follows:

One-family ..... \$4,098  
Two-family ..... 2,921  
1 or 2-fam. with stores ..... 2,021  
Multi-family ..... 6,286  
Multi-family with stores ..... 279  
Hotels ..... 81  
Others ..... 65  
Total ..... 118,894

Two-Family Houses  
The one and two-family houses represented 51.2 per cent of the new construction, plus 1 per cent for those in which stores are placed on the ground floor. Apartments comprise only 3.2 per cent of the total.

From the standpoint of value, the one-family houses are worth \$382,573,529 or 27.2 per cent, the two-family houses \$202,660,000 or 14.4 per cent and those with stores add another \$22,668,000 to the aggregate. Apartments with, or without stores underneath are valued at \$289,000,000 or 21 per cent, for the first half of the year 1924.

From these figures, valuable facts may be adduced. The average cost of a one-family house is \$4548, of a two-family dwelling, \$3457, of an apartment without stores, \$42,861, and with stores, \$50,843. The number of families which may be accommodated in one-family houses increased 5.3 per cent over 1923 (first half). Apartments, which had shown a steady upward trend from 1920 to 1923, showed a sudden decrease in the figures for apartments built in the first half of that year, the total family accommodations decreasing 8491 families, despite an increase in the number of houses. This indicates that the apartments are of smaller size, and may be further traced to show the growing desire to own one's own home, making large apartments less desirable to real estate operators.

Even in New York City, the number of one-family houses built in the first half of 1924 jumped from the figures for the period a year ago from 4146 to 5922, and in cost from \$21,880,000 to \$32,451,000. The multi-family houses increased from 1177 to 1476, but the cost was down from \$58,364,000 to \$35,286,700. This also demonstrates the trend toward smaller apartment houses as the family accommodations in these houses, despite an increase in the number of dwellings, decreased from 13,960 to 9217.

WE import rare English Delphinium Seed, specializing in Watkin Samuel's Wrexham strain. \$1.00 per package. THE WING'S DELPHINIUM GARDEN, Portland, Oregon, Box 3380.

GEORGE FOOTE DUNHAM  
Architect  
SPECIALIZING IN DESIGN OF CHURCHES  
EXCLUSIVE HOMES  
Northwestern Bank Bldg., Portland, Ore.

5 1/2%  
Money to loan on residences, apartments, flats and business properties located in Portland, Oregon.  
Also monthly installment loans on residences, at 6 per cent.

BRICE MORTGAGE COMPANY  
1210-17 Van Bldg., Portland, Oregon Main 7202

RARE BOOKS  
EARLY EDITIONS  
JOHN HOWELL  
Importer, Publisher  
Now open for business at our new location  
424 Post St., San Francisco

GEORGE E. BELVEL  
REAL ESTATE  
235 MONTGOMERY STREET, SAN FRANCISCO  
Telephone Sutter 202  
NOW offering the 1915 Exposition site for sale in subdivision for residential use.  
Write for Folder  
A descriptive, pictorial folder entitled "Metropolitan Vanderbilt Trust" will be mailed free upon request. Information regarding other San Francisco real estate will be gladly given.

THE CURTAIN STORE  
Main 4727 • 173 PARK AT YAMHILL  
PORTLAND, ORE.

OLIVER E. LUTZ  
MARBLE  
PITTOCK BLOCK  
PORTLAND, ORE.  
ALASKA BUILDING  
SEATTLE, U. S. A.

THE CURTAIN STORE  
Main 4727 • 173 PARK AT YAMHILL  
PORTLAND, ORE.

## Relation of Garden to Home Calling for Consideration

Horticultural Society Official Discusses "Change of Garden Styles" and Gives Valuable Hints for the Guidance of the "Amateur"

By E. I. FARRINGTON  
Secretary of the Massachusetts Horticultural Society

There are fashions in gardens as in other things, and these fashions sometimes change rapidly. There was a time in England when it was considered in good taste to cut shrubs and hedges so as to make them resemble animals and birds. In another period the fashion called for carpet bedding, when nearly all gardens consisted of low-growing plants arranged in a set and stilted fashion.

For a long time in this country it was considered undemocratic to have a garden which was hidden from the public. Walled gardens, like those in England, were frowned upon as un-American. All this has changed within the past few years. Many garden-makers now are going to the other extreme.

The assertion is made and not easily disputed that the best kind of garden is an out-door living room, and should be quite as private as any room indoors. For that reason enclosed gardens are now being found throughout New England. They may not be shut in by walls of stone or brick, to be sure, but privacy is gained just as completely by framing the garden with a symmetrically trimmed hedge or with a border of tall-growing shrubs.

Enclosed Garden Idea  
One prominent landscape architect in Boston has gone so far as to insist that the house itself, even in suburban sections, should sit close to the street, with the garage beside it, and that the rear section of the lot should be given over to lawns, gardens, and playgrounds, but shut off entirely from the street.

Perhaps this is the most marked tendency in modern garden making in this country, but progress, or at least changes in many other respects are to be noted. One of the most important comes about as a result of the restrictions on the importation of new plants. The Federal Horticultural Board at Washington has barred many shrubs which were formerly brought in by the thousands. This has stimulated the pro-

Summer and winter the Premier gives you Instant Hot Water. Scientifically designed burner and heating element. Efficient insulation keeps water hot, ready for use, as in a great vacuum bottle. Let us demonstrate this splendid heater for you. Names of satisfied customers along North Shore gladly furnished. Sold and installed by FRED O. NELSON  
125.00, plus installation. Keeps 25 gallons of hot water always ready.  
PLUMBER  
1430 Lake Avenue  
WILMETTE, ILLINOIS

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

particularly for surrounding gardens and lawns, is growing. Such borders frame a garden delightfully and if planted in an irregular line so as to produce little bays and peninsulas of green, the garden is made to appear much larger than it actually measures.

There is a marked tendency in the development of rock gardens. Gardens of this type are being made everywhere this season. The rocks should be large and sunk one-third of their depth into the soil. The earth must be worked firmly into place so that there will be no air pockets and so that there will be plenty of feeding ground for the plants. The great advantage of a rock garden lies in the fact that it offers a friendly home to hundreds of plants which would not look well anywhere else. Many of these plants are tiny Alpines, which grow naturally high up in the mountains. The majority of them flower in the spring, and with a well-made rock garden it is possible to have 200 or 300 kinds in flower in the month of May.

Rose bushes are among the plants which cannot be imported without special permit, but American rose growers have been able to keep the market well supplied. American rosarians, too, have been able to produce a constant succession of new varieties. Several interesting new roses have come from Massachusetts, among them Commonwealth, Hadley, Crusader, Pilgrim and Templar.

Japanese Introduction  
A Japanese introduction with great charm is the Enkianthus, or Japanese bellflower, with chocolate colored or pink blossoms. This is a tall growing shrub which seems just as much at home in New England as it does in Japan, and which is delightful in the autumn because of the warm tints taken on by the foliage. Korea has given America a wonderful new viburnum called Carleil, which flowers very early in spring, and has a perfume which reminds one of the trailing arbutus or mayflower.

The use of mixed shrub borders.

Homes in California!  
MAYBE your desire is to live in California—even in Beautiful Huntington—write to me, I'll really understand your desire. S. W. R. OOT  
1408 Chaplin Ave., Burlingame, Calif.

FREDERICK G. WALKER  
Architect  
Du Page Bank Building  
GLENN ELYN ILLINOIS  
Tel. Glenn Elyn 104

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

## ST. PETERSBURG BUILDS RAPIDLY

(Continued From Page 25)

In old Spanish countries, tend to keep the house cool during the days of the long summer. And most artistic are the delicate colors and color combinations—the pinks and blues, the tans, the grays and greens, even an occasional purple.

Builders frequently make trips to Cuba, some even to South America, to study the original styles used in Spanish countries. Quaint old doorways leading to grassy patios, or frequently to more pretentious tea gardens or swimming pools, are especially picturesque features of such homes.

Dutch colonial style might be rated as second in the list of favorites for the larger homes; then, for the builders of more moderate means, there is the ever-desirable bungalow, of types varied and interesting.

To increase interest and enthusiasm in the making of attractive homes, one of the city's prominent clubs annually offers a silver loving

cup to the home-maker who shows the greatest improvement in the lawn about his house during the year. Every spring a leading civic organization holds a flower show at which prizes are offered for the best home-grown specimens and advice concerning the culture of flowers and the beautification of lawns is given for the asking.

"House beautiful" exhibitions, in which representative new homes of various types and prices are tastefully furnished and converted into model homes, also add interest and help to cultivate pride in the making of the home.

Because so many people spend a large part of each year in St. Petersburg as apartment tenants, every effort has been made by apartment-house designers and builders to afford real homes in those apartments.

GOOD TASTE COSTS NO MORE SPECIFY SUNDERLAND FACE BRICK OMAHA, NEB.

Build Your Home Now Pay for It Like Rent Only a small cash payment and a lot and we build for you and help you finance it. For particulars call at our office. WE BUILD Bungalows, \$1,999.00 and Up Colonial Homes, \$2,999.00 and Up Duplexes, \$11,999.00 and Up Open Evenings. Come In, Let Us Talk It Over.

Beck-Pfeifer Building Corp. 4413 Center St. Realtors Kilbourn 8912

A Newspaper for the Home You will find, in this Home Building Supplement of THE CHRISTIAN SCIENCE MONITOR, news articles and advertisements telling of many ways in which your home may be made harmonious, attractive and comfortable.

In the building of your home you will avoid poor materials. Afterward you will ventilate the rooms so that the air will be kept fresh and clear; you will see to it that only pure and wholesome food is served at your table.

And what about your daily newspaper? Will it be one that fills the thoughts of those who read it with accounts of crime, vice, scandal—or one which gives only the clean, constructive news of all the world, a paper that may safely be put into the hands of the younger members of the household?

Such a newspaper is THE CHRISTIAN SCIENCE MONITOR. Its news dispatches keep you fully informed concerning world affairs. Its editorials are written without fear or favor. It has ably-edited special pages devoted to Radio, Clean Sports, Finance, Art, Drama and Music, Women's Interests, Education, Book Reviews, the Young Folks.

Below you will find a convenient coupon upon which you can send your subscription to this International Daily Newspaper.

THE CHRISTIAN SCIENCE MONITOR, Back Bay Station, Boston, Mass.  
Inclosed find \$— for which please enter my subscription to The Christian Science Monitor for the period checked:  
One Year \$9.00 ☐ Six Months \$4.50 ☐  
Three Months \$2.25 ☐  
Trial Subscription Six Weeks \$1.00 ☐

Name.....  
Street and Number.....  
City and State.....

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

cup to the home-maker who shows the greatest improvement in the lawn about his house during the year. Every spring a leading civic organization holds a flower show at which prizes are offered for the best home-grown specimens and advice concerning the culture of flowers and the beautification of lawns is given for the asking.

"House beautiful" exhibitions, in which representative new homes of various types and prices are tastefully furnished and converted into model homes, also add interest and help to cultivate pride in the making of the home.

Because so many people spend a large part of each year in St. Petersburg as apartment tenants, every effort has been made by apartment-house designers and builders to afford real homes in those apartments.

GOOD TASTE COSTS NO MORE SPECIFY SUNDERLAND FACE BRICK OMAHA, NEB.

Build Your Home Now Pay for It Like Rent Only a small cash payment and a lot and we build for you and help you finance it. For particulars call at our office. WE BUILD Bungalows, \$1,999.00 and Up Colonial Homes, \$2,999.00 and Up Duplexes, \$11,999.00 and Up Open Evenings. Come In, Let Us Talk It Over.

Beck-Pfeifer Building Corp. 4413 Center St. Realtors Kilbourn 8912

A Newspaper for the Home You will find, in this Home Building Supplement of THE CHRISTIAN SCIENCE MONITOR, news articles and advertisements telling of many ways in which your home may be made harmonious, attractive and comfortable.

In the building of your home you will avoid poor materials. Afterward you will ventilate the rooms so that the air will be kept fresh and clear; you will see to it that only pure and wholesome food is served at your table.

And what about your daily newspaper? Will it be one that fills the thoughts of those who read it with accounts of crime, vice, scandal—or one which gives only the clean, constructive news of all the world, a paper that may safely be put into the hands of the younger members of the household?

Such a newspaper is THE CHRISTIAN SCIENCE MONITOR. Its news dispatches keep you fully informed concerning world affairs. Its editorials are written without fear or favor. It has ably-edited special pages devoted to Radio, Clean Sports, Finance, Art, Drama and Music, Women's Interests, Education, Book Reviews, the Young Folks.

Below you will find a convenient coupon upon which you can send your subscription to this International Daily Newspaper.

THE CHRISTIAN SCIENCE MONITOR, Back Bay Station, Boston, Mass.  
Inclosed find \$— for which please enter my subscription to The Christian Science Monitor for the period checked:  
One Year \$9.00 ☐ Six Months \$4.50 ☐  
Three Months \$2.25 ☐  
Trial Subscription Six Weeks \$1.00 ☐

Name.....  
Street and Number.....  
City and State.....

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE

THE PURSELL CO.  
FACE BRICK  
414 Walnut Street, Cincinnati

MUSICAL INSTRUMENTS  
of every description. We have only the best and most popular instruments.  
Victrolas and Victor Records  
Guthrie's Registering Piano  
Musical Instruments Radio  
The AMPICO in the "Chippin' Ho"  
Made continuously in Boston since 1923  
CARBERRY-PARKER CO.  
620 Jackson St. 625 Grand Ave.  
MILWAUKEE



# Building Trades Exposition at Boston to Further Own-Your-Home Movement

## SERVICE CHIEF URGES CARE IN CHOOSING SITE

(Continued From Page 13)

near your lot. This may increase land values many times. It will pay you to investigate all these things, especially if you are seeking to make a good investment of the dollars you spend.

Be sure that your lot is free from easements. That is to say, that no one has a right to erect wires, install water pipes, poles, etc., on your land after you have paid the purchase price. Perhaps these easements exist to begin with and may not be objectionable in themselves.

If, however, after a few years your lawn has grown into a beautiful approach to your home, and some corporation or public utility wishes to make repairs that require diggings and excavations, it may prove a matter of much annoyance and perhaps detriment to your property if they hold a priority right to such things.

Your lot may be unimproved. Without water mains, sewers, curbs, gas, etc. If these are to be installed later, you should have an estimate of the probable assessment, because eventually these items must be included in the total cost of the land.

If your building site is improved, the purchase price includes these things, and you should be free from further assessments. If you are building a home in the country, you probably won't have to bother about these items.

**Improved Location Desirable**  
Generally speaking, it is safer to buy a lot in a location either well developed or in the process of development. The first cost of the land may be higher, but you are sure of a steady and gradual increase in land value.

In some localities, to insure and protect land owners from decrease in values, a restriction is placed on the type and kind of house you may be permitted to build. For example, suppose your lot costs \$1000; you may be required either by city or village ordinance or your deed to build a house costing not less than \$4500. This requirement is fixed to prevent the erection of "shacks" as temporary dwellings which, because of their unattractiveness and unstable value, frequently injure the sale of adjoining property and lower land values.

It is not advisable to build a large home in a locality where small dwellings dominate. Neither is it good business to build a high-priced home on a low-priced lot.

Many city lots with a 40-foot frontage allow very little spare land around the house. In a general way the cash value of the lot should determine the total cost of the house. Usually it is between three and four times the cost of the lot.

**Ratio of House to Lot**  
Suppose a lot costs \$1500. The completed home should approximate \$5000 more or less, according to location of the property and varying costs of building materials and home equipment.  
The cash value of the lot influences the amount of money that can be wisely invested in the house. A house on a large lot will increase more in value than on a small lot. The increase comes from the land, not the house.  
It is well to remember these points:

**WOLFF-GRIFFIS, Inc.**  
For Hardware  
**HARDWARE**  
Guttering : Spouting : Roofing  
NEW PERNACE : Roofing  
Opposite Village Hall Phone 155  
WILMETTE, ILL.

**PLANS FOR HOMES**  
BOOK WITH OVER 300 ILLUSTRATIONS  
OF 100 HOMES OF ALL TYPES. MANY  
ARE PRIZE-WINNING DESIGNS  
This Book is a real help to the Home  
Builder. Price, postpaid, \$1.00  
Library Edition \$2.00.  
Published by  
**ROBERT L. STEVENSON, Architect**  
517 Paddock Building Boston, Mass.

**Finish Your Home with Good Hardware**  
Every good home should have the best hardware—the kind that looks well and wears long. If you buy your hardware at this store you can be sure that it is the best quality.  
Our line of finish hardware for new homes includes, Wrought Iron Thumb Latches, Wrought Iron H. & L. Hinges, Colonial Glass Door Knobs, Brass Thumb Latches  
Distributors of Yale Locks and Hardware  
Visit our store and make your selections. Estimates gladly furnished.  
**J. B. HUNTER CO., Hardware**  
60 SUMMER STREET, BOSTON

**"A Lot Means a Home  
A Home Means a Lot"**  
Buy land in suburban Boston for a home or investment. We plan to keep 2500 lots available to choose from. Our selling plan enables you to buy a lot out of your income.  
**BONELLI-ADAMS CO.**  
110 State Street : Boston  
Realtors



© 1925 The Architect's Small House Service  
Bureau—House Plan No. 6-B-20  
Simplicity of Design is Keynote of This  
Modern English Cottage Designed by  
the Architects' Small House Service  
Bureau of the United States.

because, if at any time you care to sell, you should realize that while the lot increases in value, perhaps more than the house, at the same time a good house will add much to the value of the lot.

You should be sure about the character of the lot—whether it is high or low, wet or dry. It may require much grading and hauling of dirt to properly level a low lot.

**Examination of Foundations**  
Don't forget that beneath every lot there is a water line. Property that is low is apt to give trouble with dampness and wet cellars. High property will permit full-depth cellars and allow plenty of pitch for sewer, water, and gas connections fully protected against freezing.

If your lot is underlain with a rock base, you may have to spend considerable money blasting for foundations. Your lot may have plenty of sand and gravel, some of which may be conveniently used for concrete, mortar, plaster, and stucco. This may prove a saving.

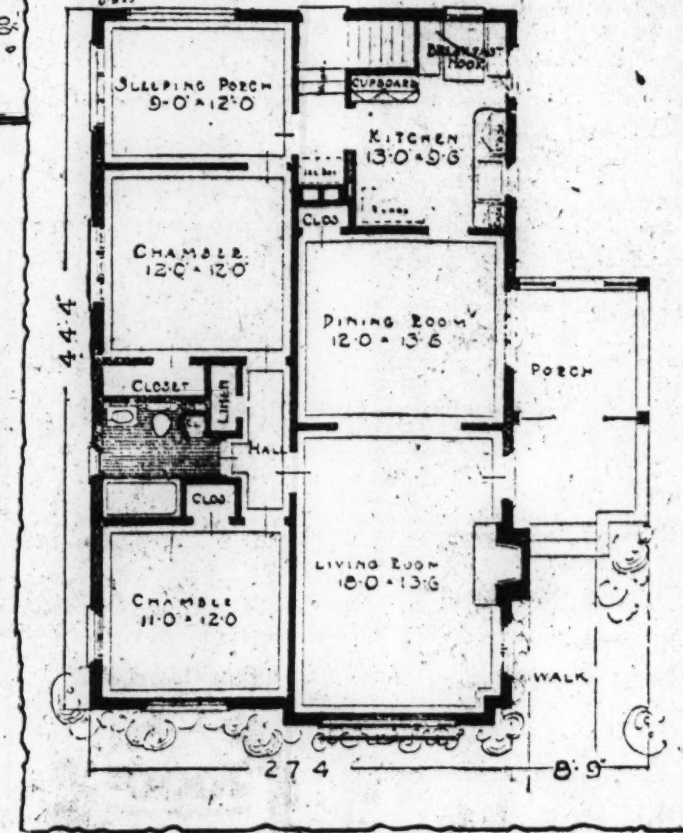
**A Guaranteed Title**  
Means to the Real Estate Buyer  
**Protection at Low Cost**  
Send for Pamphlet  
**MASSACHUSETTS  
TITLE INSURANCE CO.**  
10 State Street, Boston

**WOLFF-GRIFFIS, Inc.**  
For Hardware  
**HARDWARE**  
Guttering : Spouting : Roofing  
NEW PERNACE : Roofing  
Opposite Village Hall Phone 155  
WILMETTE, ILL.

**PLANS FOR HOMES**  
BOOK WITH OVER 300 ILLUSTRATIONS  
OF 100 HOMES OF ALL TYPES. MANY  
ARE PRIZE-WINNING DESIGNS  
This Book is a real help to the Home  
Builder. Price, postpaid, \$1.00  
Library Edition \$2.00.  
Published by  
**ROBERT L. STEVENSON, Architect**  
517 Paddock Building Boston, Mass.

**Finish Your Home with Good Hardware**  
Every good home should have the best hardware—the kind that looks well and wears long. If you buy your hardware at this store you can be sure that it is the best quality.  
Our line of finish hardware for new homes includes, Wrought Iron Thumb Latches, Wrought Iron H. & L. Hinges, Colonial Glass Door Knobs, Brass Thumb Latches  
Distributors of Yale Locks and Hardware  
Visit our store and make your selections. Estimates gladly furnished.  
**J. B. HUNTER CO., Hardware**  
60 SUMMER STREET, BOSTON

**"A Lot Means a Home  
A Home Means a Lot"**  
Buy land in suburban Boston for a home or investment. We plan to keep 2500 lots available to choose from. Our selling plan enables you to buy a lot out of your income.  
**BONELLI-ADAMS CO.**  
110 State Street : Boston  
Realtors



**Last Days (Close March 28)**  
**Brangwyn**  
Exhibition of Paintings, Water Colors  
and Etchings  
**ROBERT C. VOSE GALLERIES**  
559 BOYLSTON STREET, COPLEY SQUARE, BOSTON

**WINCHESTER**  
EXTRA GOOD  
Two-family house, one year old, splendid corner location in district that is now restricted to single dwellings: lower apartment contains living room with fireplace, sun porch, dining room, kitchen, 2 bedrooms, small sleeping porch and tiled bath with shower. The upper suite contains the same rooms and in addition, a chamber and bath on the third floor; two-car garage. This is an exceptionally well-built house, now rented for \$2400 per annum. Price \$18,750, easy terms.  
**JUST LISTED**  
Beautiful West Side home, stucco exterior, contains 9 rooms and 3 baths, hot water heat, all brass plumbing; entire property is in excellent condition; two-car heated garage; about 11,000 square feet of land. Price \$25,000.  
**THE PRICE OF LABOR**  
Is settled for the next 3 years. Why wait any longer to build? We have a number of excellent building sites, some at prices that are exceedingly low. "A TALK WITH US WILL MEAN A LOT TO YOU."  
**EDWARD T. HARRINGTON CO.**  
39 Church Street, Winchester, Mass. Tel. Winchester 6502

**Cleanse Household Articles**  
(be satisfied only by highest class workmanship)  
**CURTAINS RUGS DRAPERIES**  
Our household department is splendidly equipped  
We take infinite pains to do everything right  
Prompt service  
Phones Back Bay 3900  
Newton North 0300  
**LEWANDOS**  
Cleansers Dyers Launderers  
284 BOYLSTON STREET  
17 TEMPLE PLACE BOSTON 248 HUNTINGTON AVENUE  
Shops in BOSTON NEW YORK PHILADELPHIA  
and all large eastern cities

## IDEAL IN HOMES FOR EXHIBITION

Annual House Beautiful  
Show to Aid Pros-  
pective Owners

Typifying the ideal home in all its phases, the fifth annual House Beautiful and Building Trades Exposition which will be held in Boston April 25 to May 2 will bring to the prospective home owner in its scores of displays and demonstrations the latest and most valuable information in financing, planning, building and caring for his home.

To make it possible for all to know the best and most economical methods of home construction and to encourage the Nation-wide "Own-Your-Home" movement is the outstanding aim of this exposition which, with its exhibits occupying 125,000 square feet of floor space in the six great halls of the Mechanics Building, is considered one of the most complete and comprehensive shows of its kind in the country.

Indicative of the scope of the exposition is the announcement from Chester I. Campbell, general manager, that it will cover everything from advice on how to go about buying the land upon which to build the house to practical exhibits on how

to lay out and plan the meals in the finished home.

That the thousands of visitors from New England, who will attend the show, may visualize the moderately priced home constructed as nearly perfectly as possible, a complete six-room bungalow will be erected in full size on a spacious stage. The house will represent the last word in architectural skill and convenient lay-out for a home of this type, and will be finished to the last detail.

Each room will be fully furnished, and the interior decoration done to obtain ideal harmony with both the furniture and the furnishings. The house will be surrounded by a green lawn, trees, plants and foliage, all exemplary of the environment best suited for the home.

"While the exposition is primarily sponsored by the building trades and related industries and professions," Mr. Campbell said, "it has in its development become essentially an exposition for home owners, and is concerned preeminently with aiding them in their problems."

"It brings the advantages of latest inventions and the experience of expert home builders to the disposal of the individual home owner. In working to this end we believe that an important public service is being rendered. The advantages of owning one's home cannot be too strongly emphasized."

A daily lecture program has been arranged for the week by numerous experts representing a wide field of educational subjects, among whom

will be H. Francis Winter, director of the New York Professional School of Interior Decoration. These discussions will be planned to be of greater assistance to the laymen.

While there will be many exhibits graphically presenting every different detail which enters in buying, building and preserving the home, a special department will be devoted to the building trades and allied industries where there will be displays by contractors, builders, architects and real estate agents. Charts, diagrams, and miniature models will amplify the information to cover home building in every particular.

**CHARLES  
DRAPER  
FAULKNER**  
Architect  
307 N. Michigan Boulevard, Chicago

ARTHUR CROSSLEY, President  
EVERETT H. HALL, Treasurer

**Allen, Hall  
Company**  
384 Boylston Street  
BOSTON, MASS.

**Interior  
Decorators  
and  
Furnishers**  
38 YEARS ON  
BOYLSTON ST.

**"Craftex"**  
The unique and permanent  
wall decoration of which we  
are the originator, may be  
seen in many hundreds of  
beautiful samples.

**Furniture, Rugs  
Draperies, Lamps, Etc.**

**Home Builders and General  
Construction  
Repairs and Alterations  
NEW BEDFORD, MASS.**

**Hardware for All Purposes Built  
to Wear and Serve**  
**CHANDLER & BARBER CO.**  
Garden Seeds and Tools  
Automobile and Radio Goods  
Bath Room Fittings  
124 SUMMER ST., BOSTON

**Colonial Silver**  
The Colonial is a  
pattern remarkable  
for its simplicity  
and beauty. The  
clean-cut outline  
and the dainty en-  
graving make its  
appeal instantaneous.  
THIS IS A SPE-  
CIAL REAGAN KIPP PATTERN  
Complete price list  
mailed on request  
Solid Silver  
Ten Spoons  
pattern are  
\$30  
per dozen  
Mail Orders Filled  
**Reagan Kipp Co.**  
162 Tremont Street, Boston

**20th Anniversary Sale**  
To celebrate, we offer following specials:  
Hand-Made Tint Cloth, side hems, mounted on nickel  
trimmed guaranteed rollers, six good colors slightly off  
regular line; sizes 35" wide or less, by 6'0" long..... **\$1.00**  
21 dozen American Holland Shades, 5'x6'..... **.43**  
180 dozen Oil Opaque Shades; fadeless; duplex and solid  
colors, 5'x6'..... **.57**  
Kings Scotch Holland and O'Hanlons Florentine Holland;  
imported..... **\$1.32**  
Best quality Hand Tint Cloth, any color in our regular  
line, side hems and guaranteed roller, 36" wide or less, by  
6'0" long..... **\$1.25**  
PARCEL POST EXTRA  
ORDER YOUR SHADES AND SCREENS NOW  
**Crown Shade & Screen Co.**  
44 Sudbury Street Established 1905 Boston, Mass.

**Newton Centre**  
101 GRANT AVENUE  
This charming home combines athletic excellence and architectural  
distinction, is located on Commonwealth Avenue. First floor, living room  
in beautiful gunwood finish with tapestry brick fireplace, spacious sun  
room with tiled floor, controlling extensive view, cheerful dining room  
usually compact and built to please the housewife. Second floor, 4 large  
corner chambers, ample closet and window space, modern tiled bath-  
room with latest accessories, modern basement laundry and well lighted  
cellar, finest plumbing, heated by hot water. One-car heated garage is  
a feature. The entire house is decorated in a charming manner and  
finished with the utmost care. For price, terms and particulars apply to  
**EDWARD T. HARRINGTON CO.**  
624 Commonwealth Ave., Tel. Centre Newton 2457 (Mass.)

**Chandler & Co.**  
TREMONT STREET, NEAR WEST, BOSTON  
Great Values in Choice  
**Oriental Rugs**  
Choice Rugs at Bargain Prices  
A few of the great values  
Semi-Antique Shiraz, 7'0x13'; antique Kazak, exceptional  
value, 9'0x17'; thick sturdy Kurdistan, tan, blues, rose,  
7'5x14'; rose ground Persian, well covered, 7'0x10'; very  
closely woven Daghestan, jewel design, 5'0x10'; Kur-  
distan Mossul, heavy pile, about 3'0x5'6'; semi-antique  
Shirvan, jewel medallion, 7'2x10'; antique Shiraz, seven  
fine borders, 6'8x12'; heavy Mossul, medallion center, blue  
corners, 6'6x10'; blue ground Shirvan, leaf and lotus de-  
sign; 5'9x10'; semi-antique Kazak, large medallion, old  
blue and reds, 6'0x15'.  
**\$55**  
Fine Rugs Priced Low.  
A few of the great values  
Thick, sturdy Kurdistan, 15'0x37'; rose ground Kurdistan,  
Persian design, four fine borders, 11'0x35'; semi-antique  
Guernsey, old blues and reds, 9'5x10'; Hamadan Mossul,  
deep silky pile, about 3'0x5'0'; Guernsey, dull colors, bold  
design, 7'10x10'; exceptionally heavy Kurdistan, 12'2x12';  
antique Kazak, unusual, blue background, 6'6x10'; fine old  
Hamadan, wide camel border, 11'8x29'; semi-antique  
Shiraz, 5'10x19'; very fine Karabagh, hall strip, old reds,  
blues and ivories, 10'9x13'; wonderful old Kazak, dull  
shades of blues, reds and ivories, 11'0x10'; note the size,  
rose ground Kazak, 12'8x17'.  
**\$45**  
**Linen Breakfast and Luncheon Sets  
with Colored Borders**  
Either one cloth 36 inches square and four nap-  
kins, or 54-inch cloth and six napkins, all neatly  
hemmed. Copen, Gold and Old Blue borders.  
Included are several Waffle Sets hemmed and  
hemstitched.  
**\$4.95**

**Coming "The Home Owners'  
Own-Show"**  
**HOME**  
**BEAUTIFUL  
AND BUILDING TRADES  
EXPOSITION**  
**MECHANICS BLDG.**  
**\$7500 House and Lot  
Given Away FREE**  
**Furniture for 1 Room  
Given FREE Each Day**  
**Home Beautiful Wedding  
Fashion-Fabric Show**  
**by The Shepard Stores**  
**Camp and Outdoor Exhibits**  
**Herald-Traveler Test Kitchen**  
**Boston Post Beautiful Home Exhibit**  
**Boston American-Table Service**  
**6 BIG HALLS  
3 ORCHESTRAS**  
**"Everything for the Home"**  
**Jew Desirable Spaces Still Available WEEK ONLY**  
**PERSONAL DIRECTION CHESTER I. CAMPBELL, April 25**  
**Executive Offices PARK SQ. BLDG. Boston to May 2**



# Remodeling Rural Homes Adding to America's Rank in Architectural Excellence

## National Home Financing Aid Favored by Oregon Senator

R. N. Stanfield's Measure Provides System of Loan Banks Under Supervision of Government

By ROBERT NELSON STANFIELD (R.)  
Senator from Oregon

WASHINGTON—Every worthy man looks forward to the day when he can have a home of his own. Every worthy woman craves the shelter and comforts of a home of her own. Everyone is entitled to have that home of his own, be it tepee, dugout, shack, hut or mansion, according to his opportunity, environment and station in life.

The interest inspired by ownership of something is the beginning of character building. The ownership of a roof that covers and walls that protect is the inspiration that impels an interest in neighborhood, city, state and national affairs. The first impulse of mankind is "to have and to hold" something he can call "mine."

In the cost of living, upon which compensation is usually based, there always is and must be the item of "rent."

If this item is always expended for "rent" it will always be required for "rent," even unto the end, but if it can be expended in payment upon a home, it matures into a title in a short time, and thereafter this item of "rent" in the family budget may be saved or built into an investment structure.

But the mere acquisition of a home, to which the occupant may hold the title, is far from all of the benefits derived from ownership.

### "The Whole Scene Changes"

Immediately upon the purchase of a home, even though the purchaser has only made the first and very small payment, the whole scene changes; the streets seem wider, the sun shines brighter, the grass is greener, the house is warmer, and the interest of the whole family centers in the home. The little garden is spaded up, rose bushes and shrubbery are set out, the bald spot in the lawn is reseeded, watered, nursed and mowed.

The pool hall and the picture show have lost their charm, and home has won in the race for supremacy in the affections of the whole family.

The Idler's Club has lost its claim on the home owner.

To the few that have wealth what I shall say makes no appeal, but to the honest, hard-working man and woman who carry the burdens and perform the real work of the world, the chance to own a home of their own is a blessing.

Everybody wants a home of his own. Everybody wants Everybody to have a home of his own. Everybody knows that Everybody having a home of his own is a better American citizen.

**Paternalism Not Wanted**  
The biggest thing our Government can do in building real American citizenship and combating the destructive forces of Bolshevism, Socialism, extravagance, unemployment and unrest is to aid men and women to obtain homes of their own. To make the way easy, as the Government can, is not paternalism. It is just the spirit of brotherhood woven into the fabric of better citizenship and better government; the milk of human kindness to sweeten the cup of hard labor.

The men and women worth while do not ask for a division of another's accumulations; neither do they want the right to live decently and comfortably extended to them in a can labeled "charity," but they do want to be delivered by their Government from the greedy grasp of those who prey upon the working people in their necessity by the imposition of unfair rents and unfair prices.

A system of sound financial relief can be organized under the supervision and regulation of the Government that will deliver these people from their bondage, give every man the right to own a home of his own at a very low rate of interest on deferred payments and favorable terms; yet a system that will be self-sustaining and no burden upon the Government.

**Has Introduced Bill**  
Believing that this can be done by our Government, and knowing that it should be done if it can be, I have prepared and introduced a bill in the Senate which provides for a system of national home loan banks to be organized by private individuals, with a paid in capital of not less than that required of the commercial

bank of a federal reserve system. Through this system loans to commerce and industry may be extended by local banks. If the local bank has need of more funds it can take notes, bills of exchange, and acceptances, hypothecate them with the Federal Reserve Bank of that district, and get the required amounts.

**Chief Federal Reserve Bank**  
If the Federal Reserve Bank of the district runs short of funds, it can take these same notes, bills of exchange and acceptances, carry them across the hall or into the next room, lay them down on the desk of the Federal Reserve agent and receive therefor noninterest bearing Federal Reserve Bank notes to the full face value of the securities offered.

These Reserve Bank notes serve every use and purpose that gold, or silver certificates, United States, and national bank notes or any other kind of our national currency serves. The interest charge made by the Federal Reserve Bank to the borrowing member bank is profit to the Federal Reserve Bank.

The capital of the Federal Reserve Bank is owned by member banks, and this profit eventually accrues to them in dividends, surplus and undivided profits. The Government demands and receives a large portion of these profits.

**Industry and Commerce Aided**  
Thus it is that while industry and commerce are aided by the extension of loans at the prevailing rates of interest, the Federal Reserve Banks, and through them the member banks, and the Government share the profits.

Our Government later came to the rescue of agriculture by the establishment of a Federal Farm Loan Bank system. The farmer has been able through this system to refund his land loans and refinance himself on more favorable terms and at lower interest charges, while the Federal Land Banks are able to obtain all the necessary funds by selling interest-bearing bonds secured by the hypothecation of farm mortgages. This system, first established was broadened and extended by providing for intermediate credits. Thus it is that agriculture has been relieved in its financing requirements.

**The Man in the Factory**  
But what of the man in town—the man that works in the factory, the shop, the store, the bank; the man that consumes the products of agriculture, shop and factory; the man that pays the cost of transportation, distribution and the pyramid of profits added to the price received by the producer; the man that pays the highest price that is named for these products; the man that pays all taxes, insurance, repairs, improvements, overhead and interest on investments; the man that pays the highest known price for everything his family eats, wears, uses or has and pays and pays—what about him? Isn't he entitled to a little consideration by his Government along with the banker, the merchant, the captain of industry and the farmer? Is it asking too much that he have the best chance to obtain a home of his own on the most favorable terms that his Government can provide through a self-sustaining system?



You, Too,  
Will Build  
a New Home  
When You Understand

## Our New and Complete Home Service

### You will appreciate

the fine, creative work of our architects designing moderate priced homes of unusual style and architectural excellence,

the originality of our ideas, and our treatment of suggestions from a large organization concentrated in the sale, manufacture and financing of new homes, the practical methods of lowering the costs of material through our modern factory production and the handling of a large volume of business through two strategically located factories.

### You will approve

the use of materials more carefully selected, more thoroughly milled, and delivered in the best condition for accurate and excellent workmanship,

the high standard of quality represented by the name McClure Home—not a house without a name and built of anybody's material,

the saving in construction cost resulting from a comparison with recorded figures of building experiences and costs of many of our buyers throughout the large territory served.

### You will praise

the economy we effect in getting competitive bids from different contractors on plans and specification forms furnished by the company,—so having all contractors' bids uniform as to quantity, quality and construction,

the protection of our methods in directing the new home buyer in the use of approved forms of sub-contracts, thus saving him from misunderstandings and bills of "extras," the convenient plan of payment made possible thru our ability to market second mortgages advantageously. The company will accept part settlement in amortizing second mortgages.

### You will buy

a McClure Home as 700 satisfied users have done when you know all the facts of this new and complete service.

We offer excellent business opportunities in a few open territories for high grade, responsible business men.

Write today. An illustrated circular, "The Home by McClure," will be sent on request.

**The McCLURE COMPANY**

General Offices — Saginaw, Mich.

Factories—Saginaw, Michigan, and Cairo, Illinois

## 1300 COMMUNITIES ENROLLED FOR BETTER HOMES CAMPAIGN

Cities, Towns, and Hamlets Co-operating in Movement for Comfort and Beauty in Houses and Equipment, and to Solve Home-Making Problems

By JAMES FORD  
Executive Director, Better Homes in America

WASHINGTON—The greatest national observance of Better Homes Week in the history of this educational movement is assured for the week of May 11 to 17, 1925. Last year Better Homes campaigns were carried on in every state and chairman, appointed by the national headquarters of the movement, served in 770 communities. Acceptances of local chairmanships passed the thousand mark this year on Feb. 11—three months before the beginning of Better Homes Week—and by the first of March 1300 communities were organizing their local campaigns to protect or raise the standards of housing and home living.

The movement is not confined to cities and towns, for last year considerable attention was given to rural communities. This year, because of the general co-operation of county home demonstration agents, the rural population will participate very widely in the attempt to make the most of their homes from the points of view of efficiency, economy, comfort and beauty.

**Clearing House for Ideas**  
The purpose of the movement for Better Homes in America is to put knowledge of high standards of home building, home furnishing and equip-

ment within the reach of all citizens, to encourage general study of the housing problem and problems of family life, to encourage instruction in home economics and home life in the public schools, to promote the improvement of house lots, yards, and neighborhoods, to extend knowledge of the ways of making home life more attractive through home music and home play, and to serve as a clearing house of sources of information on home problems. The national headquarters of Better Homes in America, located in Washington, D. C., conducts research on problems of home improvement and seeks to co-ordinate the activities of national, state, and local organizations which deal with any aspect of home life.

These aims are realized each year through the demonstrations held all over the country during Better Homes Week, usually a period in May.

**School Practice Houses**  
Particular attention is being given this year to the school practice house movement. A survey, more complete than any previously made, has been undertaken by the national office of Better Homes in America, to give knowledge of the extent of this movement in the United States. It is the aim of Better Homes in Amer-

ica to encourage the building of school practice cottages wherever they are needed, so that through them the girls and women of American communities may receive continuous instruction in the ways of facilitating and improving household activities.

Remodeling of old houses and their refurnishing is encouraged strongly. The Better Homes committee of Albemarle County, Va., winner of first prize last year for rural "better homes" demonstrations, remodeled a house 70 odd years old which had fallen into a state of disrepair. The house was put into excellent condition and made very home-like by the committee of rural women. A good effect throughout Albemarle County was noticed almost immediately.

It is well to emphasize that Better Homes in America is purely educational. The personnel of its directorate and of its advisory council is sufficient guarantee of the altruism of its aims. The President of the United States is chairman of the council. Three members of his Cabinet and several heads of bureaus, whose work fits in with the purposes of Better Homes in America, are members of this council. Herbert Hoover, Secretary of Commerce, is president of the organization.

The directors and members of the council number among their membership the representatives, usually the presidents, of many great national organizations, such as the General Federation of Women's Clubs, the American Red Cross, the American Institute of Architects, the United States Public Health Service, the National Federation of Business and Professional Women's Clubs; the Chamber of Commerce of the United States, and the Federation of Farm and Home Bureaus.

## Portland, Ore., Twelfth in Ownership of Homes

Comfortable Dwellings Characterize City—February Building Permits \$3,504,680

PORTLAND, Ore. (Special Correspondence)—The history of Portland's development during the last year has been that of the building of homes, a continuation of the wave that started immediately following the war and which has gained momentum as the time has gone. Portland is known far and wide as a city of homes, not of mansions, but of comfortable, moderately priced homes, in which the population of the city enjoys living.

In the last government figures issued, Portland was acclaimed the twelfth city in the country, in the point of home ownership, and it was named as one of the first 15 American cities of more than 100,000 population which deserved special merit in this regard. Des Moines ranked first with 51.1 per cent, and Portland twelfth with 44.6 per cent.

Portland took fourth place on the Pacific coast in the volume of building permits issued during the month of February, this city being nosed out for third place by Oakland, Calif., where the permit total was less than \$40,000 in excess of local figures. Of the \$3,504,680 worth of permits issued in February here, \$1,500,050 was for residences. Three hundred seventy-six permits called for this expenditure. In January, 315 permits for residences were issued, the

cost totaling \$1,328,680. Still greater activity is expected later in the spring.

Property values are very reasonable in Portland, it is said, in comparison to those of other cities, and the ordinary salaried individual, by the payment of a moderate initial sum may obtain his home by monthly payments much like those required for rent.

The average comfortable, desirable, home-like residence which is being built in Portland at the present time is costing from \$5000 to \$10,000, it is reported. These include every modern convenience, including electrical equipment.

Portland has not chosen one certain type of architecture, and the ideas of its home builders are varied, owing to the topography of the city, its low districts, and its heights. Among the new houses are many of the colonial type and some of the English type. One characteristic seems to obtain in the new residences of the city, however, and that is that they have open terraces instead of the old-fashioned porch.

This city observes a "Home Beautiful" or "Own Your Own Home" week each spring. Interest is high among the population of the city to attend the exposition which is held in the public auditorium.

# BIRD'S



## NEPONSET Twin Shingles Protect You from one hundred thirty-six kinds of weather!

"IN the Spring I have counted one hundred and thirty-six different kinds of weather inside of twenty-four hours."—Mark Twain.

If you want to make sure that you will be protected from every kind of weather, cover your roofs with Neponset Twin Shingles. They will give you protection every season in the year, whatever the weather may be, and will continue to protect you for years and years.

Neponset Twin Shingles are made of long-fibred felt, saturated and impregnated, through and through, with waterproofing asphalt. Imbedded in the asphalt, under great pressure, is crushed natural slate straight from the quarries—in Venetian Red, Lincoln Green, and Blue-Black.

And if you wish, you may lay Neponset Twin Shingles right over your old wooden shingles, without going through the trouble of ripping them off, getting a waterproof and waterproof double roof that will not only protect you from rain and snow but from flying sparks and embers. Your carpenter, builder, or your lumber merchant can give you valuable help in selecting roofings. Ask him about Neponset Twin Shingles.

**BIRD & SON, Inc., East Walpole, Mass.**

CHICAGO OFFICE AND PLANT:  
1472 West 76th Street

Established 1795

NEW YORK: 295 Fifth Avenue  
CANADA: BIRD & SON, Ltd., Hamilton, Ont.

Bird's Twin Shingles  
Bird's Four-in-one Shingles  
Bird's Shingle Design Roll Roofing



Bird's Paroid Roofing  
Bird's Neponset Black Building Paper  
Bird's Board

# ROOFS

Telephone Lincoln 3003



**Mule-Hide Roofing**  
AND  
**Shingles**

Sold and Applied by

**M. M. Schranz**

1114 North Avenue  
South Side Branch, 320 Reed St.  
Tel. Hanover 4900  
MILWAUKEE